

MICRO-CREDIT BANKING AS A POVERTY ALLEVIATION TOOL

Md. Nazmul Hossain

Peoples' Friendship University of Russia, Moscow, Russia

Abstract

The total world population is 7.093 billion of them 1.29 billion do live with absolute poverty (PPP below \$1.25). Around 4 million of people die cause of starving and malnutrition and 25 million without treatment/year. 100 million is homeless and further 100 million is hidden homeless. Around 200 million is unemployed. Of them 75 million that is 13% of the total figure is between the ages of 15 and 24 [IMF-2012]. If dramatic changes are not happened in the world job markets and young jobless is remain stable, its impact would be very devastative for the forthcoming world.

Keywords: Poverty, Micro-credit banking

Introduction

For global peace & affluence in today's world stricken with hunger, homelessness, diseases & woe, tremendous poverty has to be removed to ensure the fundamental rights which include the rights of foods, cloths, shelters, education and treatment. International aid, which is joke to the impoverished, has deepened the problems rather than alleviate a bit. To pave the way for first and foremost task is either to create direct employment or create condition to create employments. Micro-credit banking, which on one hand create direct employment and on the other hand patronize borrowers to create small scale production lines or enterprises to create employments & bring financial sustainability, is one of the most remarkable options to alleviate global poverty.

Microcredit & its impact on socio-economic lives

Microcredit is a financial innovation that refers to various kinds of small loans & financial services meant for the impoverished borrowers who are currently operating businesses or aspiring to introduce businesses or simply unemployed to introduce businesses or financial activities to improve living standard. The borrowers of micro credit usually lack of collateral, steady employment & variable credit history, thus fail to qualify for regular bank loan.

«Money, says the proverb, makes money. When you have got a little, it is often easy to get more. The great difficulty is to get that little» -Adam Smith

«Low income individuals are capable to lifting themselves out of poverty, if given access to financial service»-Dr. Muhammad Yunus

Over the above concepts microcredit evolved first in 18th century and got momentum only after the establishment of 'Grameen Bank' in Bangladesh by Prof. Muhammad Yunus in 1976. As of 2013 microcredit activities are manipulated in about 50 countries around the world.

But the impact of microcredit on poverty alleviation is highly a debated issue. Since its introduction, microcredit has not had very positive impact rather has led many borrowers into debt trap or leading suicide or selling organs [Milford, 2010 & Kathrin, 2012]. 1&2

Manual On Micro Credit Banking

**Richard C. Aspinwall, Robert A.
Eisenbeis**



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Microfinance Handbook Joanna Ledgerwood,1998-12-01 The purpose of the Microfinance Handbook is to bring together in a single source guiding principles and tools that will promote sustainable microfinance and create viable institutions Moody's Manual of Investments, American and Foreign; Banks, Insurance Companies, Investment Trusts, Real Estate, Finance and Credit Companies ,1944 **Monthly Catalogue, United States Public Documents** ,1994-10

Monthly Catalog of United States Government Publications United States. Superintendent of Documents,1995 February issue includes Appendix entitled Directory of United States Government periodicals and subscription publications September issue includes List of depository libraries June and December issues include semiannual index *Moody's Bank and Finance Manual* ,1990 **Handbook for Banking Strategy** Richard C. Aspinwall,Robert A. Eisenbeis,1985-01-18 A

comprehensive handbook for bank managers corporate planning executives and graduate students surveying recent fundamental changes in financial institutions and markets and analyzing their strategic implications for bank management Noted authorities assess the growing importance of financial intermediaries and address the whys of changes in intermediation Major shifts in financing practices are examined in light of the effects of inflation technology and regulation Chapters also explore specific changes in banking services customers suppliers and regulation Handbook on

Development Policy and Management Colin H. Kirkpatrick,Ron Clarke,Charles Polidano,2002 Table of contents **Moody's International Manual** ,1996 **Mergent Bank & Finance Manual** ,2003 **ABA Banking Journal** American Bankers

Association,1989 Observations on Micro-credit Schemes in the Pacific Jeff Liew,1997 The New Microfinance Handbook Joanna Ledgerwood,Julie Earne,Candace Nelson,2013-02-12 This book methodically outlines all the considerations for increasing financial inclusion with a particular focus on understanding the needs of poor households **Moody's**

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Edward Walker,1988 Deals with banking in the overall financial structure organization and management of banking corporation managing human resources financial management accounting and control investment instruments and markets special systems in banking managing the banks credit services retail and wholesale banking trust services business *The*

Handbook Of Microfinance Beatriz Armendariz,Marc Labie,2011-04-28 The Handbook of Microfinance showcases an expansive collection of works from leading academics and field practitioners In an attempt to understand the enormous gap between the limited number of clients that are currently benefiting from microfinance services and the huge number of potential clients that are not the selected contributions in this comprehensive handbook have one common thread the prevailing mismatch between demand by clients of microfinance institutions and potential clients selecting themselves out for their demand for a wider array of financial products which is not being met The scope of the book is wide and explores

successes and failures main challenges and debates methodologies for impact evaluation via random trials leading trends in Asia versus Latin America main efforts in Africa the importance of value chains in Central America ethical and gender issues savings microinsurance governance commercialization trends and the potential advantages and disadvantages of it This exhaustive Handbook also features main lessons from informal finance and 19th century credit cooperatives addressing the above mentioned mismatch

Evaluation of ACOPAM Anne Mossige, 2003 Describes activities within the ACOPAM programme aimed at enhancing the organizational capacities and economic activities of grassroots organizations in the Sahel region Focuses on cereal banks small scale irrigation gender and microfinance land management and cotton marketing

International Labour Documentation International Labour Office. Bureau of Library and Information Services, 2000

Getting Finance in South Asia 2009 Kiatchai Sophastienphong, Anoma Kulathunga, 2008 This title is part of an initiative by the World Bank to develop standard indicators to measure the performance and soundness of the financial sector in the South Asia region and help pinpoint where performance is strong and where improvements are most needed Phases I II and III completed with active support and assistance from regulatory authorities in South Asia compiled a standard set of finance indicators for five countries Bangladesh India Nepal Pakistan and Sri Lanka This first formally published volume encompasses Phase IV of the study which updates all indicators under the four categories of access to finance performance and efficiency stability and corporate governance and adds two new categories capital market developments and market concentration and competitiveness The addition of these measures provides a new and more holistic perspective on getting finance in South Asia and also helps improve our understanding of the financial systems in South Asian countries Countries in South Asia have undertaken reforms to reduce government ownership of financial institutions bring prudential regulations in line with international norms and strengthen banking supervision These reforms have borne results This volume shows that commercial banks in Bangladesh India Nepal Pakistan and Sri Lanka generally expanded access to finance and improved their performance and efficiency stability corporate governance and market concentration and competitiveness over the period from 2001 to 2006 But results vary widely across and even within these areas as shown by the countries rankings on the indicators which show that with the notable exception of India South Asian domestic debt markets are still at an early stage of development

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