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Jude L. Fernando

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Jude L. Fernando : Microfinance: Perils and Prospects (Routledge Studies in Development Economics) before purchasing it in order to gage whether or not it would be worth my time, and all praised Microfinance: Perils and Prospects (Routledge Studies in Development Economics):

Microfinance is defined as the financial services offered to the poor for the purpose of promoting small-scale enterprises, and as such it is one of the most important topics in development studies and a burgeoning area in economics. This volume provides a much-needed historical, political and economic dimension to the current knowledge on microfinance. Collectively, the contributors chart the relationship between the prevailing popularity of

microfinance and the consolidation of neoliberal economic ideology worldwide. They demonstrate how microfinance, as a market-friendly approach to development, coincides with the global trend towards diminishing the role of the state in economic development, basic healthcare, education and welfare. The articles in the volume focus on the empirical analyses of the experience of microfinance in women's everyday lives, but rejects the connection between microfinance and women's empowerment so often imputed in literature. This book offers regional, cultural and other explanations for variable assessments of microfinance and empowerment. It fills a huge gap in published microfinance literature and will be of great interest to postgraduates and professionals in the fields of economics, international finance and banking.

'This book is a useful addition to the growing literature on this subject. The book is recommended to all those who would like to get a glimpse of microcredit as it functions in different settings' - The Financial Regulator 'This book is simple to read and understand, even though it deals with the complexities of microfinance, as well as the impacts of the historical, political, economic and social spheres in which microfinance programs operate. It analyzes a variety of topics...and the case studies allow anyone - whether new to microfinance or quite knowledgeable on the subject - to learn something new. This book provides food for thought and cues for further research! I would recommend it to development students, researchers, program managers, and to those interested in developing a critical understanding of microfinance.' - Kim Neverson, African of Economics and Finance About the Author Jude Fernando is Assistant Professor of International Development at Clark University, USA.