

Microfinance Beats the Beggary, Boosts Macro-Economy

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Abstract

Microfinance is a socialist approach in capitalist format developed by Dr. Yunus who attempted to amalgamate two opposite ideological orders. It is unnatural. Ultimately the capitalist money that is inducted in the system becomes the stumbling block to eradication of poverty. Dr. Yunus finally discovered the menace as micro-sharks. This element invests their money on commercial lines whereas microfinance needs such a fund that allows the downtrodden to make its easy use. So, hefty amount of fund should come through donations, not through loans. It is not a small thing that \$ 190m donation directly goes to the begging bowls daily in Pakistan. Research results indicate that people particularly in Pakistan donate with open hearth every year and it is time to make it institutionalized. Induction of this fund in the system ultimately will make microfinance system pressure-free. Further the beggar segment which is still kept outside the orbit of microfinance system should be brought in so that they can also contribute to mainstream economic system. After all this section is also part of the stakeholders. Surely this section of insignificant people will not ask for alms once they get touch of new life and the middlemen who exploit them on religious bigotry will vanish. This way the microfinance will absorb major shock pertaining to feeding the unfed. This will allow the macro-economy to work with freehand to ensure overall development of the country.

Key Words: Microfinance, CSR, Beggary.

Introduction

Initially the microfinance idea became the laughing stock of the modern bankers. While the idea was thrown the bankers raised eyebrows on the point of its practicability. Without collaterals how would the investment be secured, was their query. They ridiculed his idea and was reluctant to support him with

funds.(Esty, 2011) Even in the presence of the collaterals banks have to undergo pressure of huge bad loans. So, the idea was, as it were, a sick mind's deliberation.

But the man behind the idea was very firm to prove his case. He left his Varsity job and went to a small village with a meager amount that he distributed among a few poor. It worked wonders. Investment recovery rate was cent percent, an unbelievable phenomenon in the modern day banking. In the language of the ASA Pakistan executive the poor do not generally default. Being simple people or out of fear of repercussion they repay loans judiciously.(Hossain, 2016) Microfinance proved this very truth. The theorist is no more an unknown personality. Throughout the world microfinance is recognized with his name. His homeland Bangladesh feels proud of his contribution. Today the big business worldwide has made it a bet for granting any loan. This is the testimony of its importance (Bateman, 2009).

But Dr. Yunus who gave the prescription to an age-old infection that was pestering throughout the society is stunt to see that loan sharks have come up to eat up the vitals of the system.(Kutney, 2013) The prescription was to bring the broad section of the humanity into the mainstream economic system where even great Adam Smith got defeated. Dr. Yunus' target was the majority insignificant section of the mankind.

Being a professor in economics he was aware that only a microscopic minority is in the mist of the prime economic system. The grand majority, who are alien to it, only lick the orts of the system for their survival. This he wanted to change. Probably his was not a failed case. It was theoretically correct but practically its success depends on its sustainability (Ahmed, 2001).

Problem Identifications

Though the system sought eradication of poverty through engagement of the have-nots in the main economic order the poorest of the poor who basically survive on charity including the religious one were kept outside the orbit. Without their participation how does the slogan microfinance beats the poverty proves its worth?

Results

This segment has been brought into the radius of microfinance that runs on different mode. It is a new feather in the cap that makes the operation vibrant.

Methodology

Qualitative and exploratory methods have been used to reach the goal. Qualitative research means a method of inquiry besides others in market research, business etc. The article in question is regarding market research. It scrutinizes how decision is made and why so made. It starts from a base without touching the mode of quantitative analysis and makes a jump like inductive logic (Rahim is mortal, Karim is mortal and Latafat is also mortal. Therefore, all men are mortal) to ecstasy (synthesis) through the clash between the existing microfinance system (thesis) and its irritant elements (anti-thesis) inherent in it. This way it explores the new dimension (funding aspect) through which it eases the burden of the macro-economic system.

As it is pertinent to look into feasibility of the system in the face of lots of negative criticism and if results signal even somewhat positive what rest it needs to address should be brought into focus. It is a matter of exploration and for that along with various comments of the learned through both primary (Chief of ASA International Pakistan) and secondary sources (book, journal and article) direct conversation with party in question (borrowers from the interior of Sindh) has given much weight.

Discussion and Contextualization

Idle brain: Marx, Yunus sail on same boat

Dr. Yunus, as it were, invented a toy for the downtrodden to play with. It is assumed that he knew the dictum well—idle brain is Satan’s abode. So, he threw bait and the downtrodden nibbled it. This way the idle brain was allowed to maneuver within a specific arena (Dobra, 2011).

Once the great Karl Marx rightly discovered this ‘idle brain’ and used it to break the status quo in the society. He gave his famous call to wake up the world proletariats (idle brain) with an assurance “nothing to fear except losing your shackles.” It clicked. Evolutionary process got a jolt. Revolutionary zeal reached the height. Slogans for the downtrodden were echoed from lanes and by-lanes of the metropolitan cities to the remote corners of the villages the world over. It showed its first success with the rise of the United States of Soviet Republic and then it spread its wings the world over. It ruled for nearly five decades but failed to sustain in the face of the tricks of the capitalists, not against merit of capitalism (Shepard, 2006).

Marx’s theory was scientifically proved but its implementers showed the lacunae which gave birth to its sustainability problem. Incidentally Yunus’ forces are no different from Marx’s. Whatever be the reason Marxian army (proletariat) faced defeat. There seemed none to ignite renewed hope in them. Amid such a hopeless scenario Dr. Yunus generated new hope for the disheartened army through a system called microfinance (Hawe, 2000).

Microfinance is some sort of rule that dominates the economic life of the downtrodden. Unlike communism it bases on economy alone. And that economy works within parameter of capitalist system. In other words, it is a socialist approach in capitalist format (Hartmann, 2008).

In fact the world’s food production exceeds the need of the mankind.(Holt-Gimenez, 2012) Yet majority people live under the poverty level because of mal-distribution of wealth. Here lies the problem. It is the root of exploitation.

And it is naked exploitation that shook sense of men like Marx, Angles and the like. Their idea created serious upheaval in economic and social life of the mankind. But in the case of Dr. Yunus the matter seems not worked that way though he was disturbed with the destiny of the poor.(Kutney, 2013) That’s why the ladder he climbed on for the good of the downtrodden virtually opened a new panorama of exploitation (Rosenberg, 2009).

However, after initial negative reaction the modern economic juggernaut welcomed Yunus’ microfinance for one reason or the other. To understand juggernaut’s philosophy one should examine why and how the forces opposed to communism toppled the red banners.

No doubt amid a state of despair following fall of communism insignificant economic forces were looking for an alternative and Dr. Yunus provided them that. Good or bad the result is, there are ‘militaries’ who are in try to distract the system from its goal as was done in the case of communism. Yet there is a difference between the two cases (Aghion, 2010).

As far as communism is concerned capitalist forces made an all-out effort to nip it in the bud whereas in the case of microfinance the anti-forces wanted it to be used for their own benefit rather than totally dislodging it. The reason is: communism directly challenged the existence of capitalism whereas microfinance crawled to come up within the capitalist system. Instead of challenging capitalism it tried to accommodate it with the system. Such an attempt opened a new window to rationalize capitalist economic mechanism. So the benefactors of the laissez -faire considered the new window as less harmful. It looked as

a blessing in disguise for them. On this perspective it serves the purpose of transforming the communist army (downtrodden) into an active force for capitalism (Ghodsee, 2004).

But capitalism possesses in its womb the barometer of exploitation. (Capitalist Myth, 2013) Where the barometer makes a pause capitalism fears its own extinction. Communism directly hit this barometer that's why the capitalists used all sorts of tricks to defeat it. But the microfinance did not touch the barometer, that's why there was no such alarm. The road to exploitation is open. Maybe Dr. Yunus is very much sympathetic to his marked forces but did not evolve mechanism to plug the wheel of exploitation. Yet he expects mercy for his forces. Otherwise, he had no need to discover birth of micro-sharks.

However, there is no dearth of elements who are utilizing unscrupulously the microfinance system for their own benefit rather than that of the annihilated section of the society. A study of worldwide microfinance's application shows the exploitation barometer runs in high. Downtrodden are facing the pinch. They are subject to high interest rate and it kills the stipulated benefit (Siraj, 2012).

A number of poor microfinance users in both Bangladesh and Pakistan confirmed that despite using micro funds for some time no tangible change in their economic life was in sight. "We do not know when our star will sparkle though we leave no stone unturned to rationally utilize the funds. Yet we are very much attached with the system as we have no option. What else will we do if we discard microfinance initiative? (Interviews, 2016)

Yes, they will remain isolated if they discard it. On the other they are being exploited with the load of high interest rate. But why the rate is so high? One microfinance executive explained, "The overall expenditure on the process is really high. There is no alternative to it. For survival microfinance institutions have to swallow the bitter pills. But they are not so bitter to the microfinance users. Till the microfinance system came to fore the poor had no field to plough on. Now they have got the field where they can give their toil and have the harvest. It is no less a blessing for the whole family. That's why the pills which taste sour seem not so bitter to them. Further with added income the economic progress of the family turns a pace. So what's wrong with the system?" (Arif, 2012).

The wrong is that the rich have got an added means of exploitation and the poor are the victims. It is ethically not sound. The enormous benefit goes to the pocket of the big business like City Bank, Bank of America, Standard Chartered Bank and others. Further people having close ties with its direct users are not angels either. They damn care about ethics. They do not consider it a social work rather a commercial venture. That's why they are highly conscious about profit. They remain in search of ploy to hoodwink the microfinance high controlling authority. Take for example of Pakistani microfinance institutions. On natural disasters like flood, quake, tornado etc most of NGOs and other microfinance institutions hybrid the actual losses with nefarious designs and draw non-refund (of loans) facility and ultimately a huge amount goes to the pocket of the so-called social workers (Anonymous, 2014).

Further, there is a tendency to lead the microfinance institutions like the modern banks. Huge amount are expended for the office decoration, high salaries and other facilities like big cars and fuels etc for the top graders. The tail-enders is kept outside the orbit. This way success of the microfinance system gets a dent (Bateman, 2011).

Further, in Pakistan initial capital of Rs. 10m are a pre-requisite for opening a microfinance Bank. It means it is a commercial venture. Naturally only the moneyed can go into this business. And when this is a commercial venture the investors will expect a good return. In this scenario how the system will work for the benefit of the downtrodden? (Akram, 2011).

Yunus' similarity with revisionist communists

Dr. Yunus' big mistake was like the communist political ideologists' adjustment with the capitalist economic system. Karl Marx rightly counted the negative factors of the capitalist economic system as in them lie the ever growing process of exploitation. Keeping the process intact what the revisionist communists are delivering is simply making a crack into the rank of the have-nots. Maybe the illicit marriage between two opposite ideologies brings to fore positive results in one sense but on the other it harms immensely the international movement for the downtrodden (Engel, 2011).

Take for example of China. The Chinese leadership though hell-bent in maintaining Communist party's supremacy in the political field but compromised on the economic arena. It harms the proletariat march towards equilibrium in status in the society through rational distribution of wealth on the one hand and breaks on the other the ranks of the proletariat on international level. Yet the action may make destiny of the Chinese better and help prolong the rule of the ruling party as the pendulum of development in China sways vibrantly causing anxiety for developed nations. But in no way the move will shrink the gap between the haves and have-nots (Sengupta, 2008).

Similarly relying wholly on capitalist investment any attempt to change the destiny of the poor proves to be a fallacy. And the point seems to have correctly realized later by none but Dr. Yunus himself. It was he who discovered the growth of micro-sharks but failed to keep a check on them (Dobra, 2011).

Probably whatever great job Yunus had done was without proper study of repercussions. Once father of capitalism Adam Smith argued that the market economy runs on its own pace. Demand and supply are vehicles with which the economy moves on. Any interference of third party (government) can derail the system. His deliberations seemed logical. But could he foresee the vehicle he was driving might fall into tranches? Could he anticipate the advent of third party (multi-nationals) and their trickery to make capitalism a means to slicing peace into human agony? The answer is No. Similarly Yunus was so overwhelmed with his new find that he had no time to foresee its derogatory effects.

Now time has come to separate negative variables from the positive ones so that the system's viability is ensured. Something new needs to be inducted to filter Yunus' microfinance for a better result. Here comes the point of Corporate Social Responsibility and its proper implementation.

Corporate Social Responsibility

In the decades of fight between capitalism and communism when the latter finally gave in the former pronounced 'I am supreme.' There seemed nothing wrong in that pronouncement as the declaration gave people some optimism. They hoped that the dog fight (cold war) between two giants that virtually tensed the world atmosphere would finally wither. They expected the winners would nurture the wave of peace as there would be no challengers in front. But alas, the winners refused to learn any good lesson from the long haul rather turned revengeful. The axe fell on the general masses. The weak became the victims of the so-called free world. Probably the capitalists held the poor responsible for rise of the communism. So the latter were awarded the punishment. Was it not?

The so-called free world crawled with the idea of world state where everyone would get benefit from each other's innovations. To move towards that end they coined the word globalization. It means the world divided into states where poverty, fight, bloodletting reigned is no more real but symbolic. The world is like a village; it is simply a globe where anybody can go with his business program without barriers. It ensures development. It is good for the mankind. It is the real image of the free world. (Globalization, 2012) But these words were like lullaby, simply a bluff and an unethical exercise. In the name of competition the big business tactfully destroyed the smaller business houses. They forced the latter to swallow the bitter

pill. How can a smaller business compete with the multi-nationals without protection? This question remains unanswered.

However, matter of ethics raised its head. New tune was heard. Talk of responsibilities along with rights hit the conscience. At least two schools of thought came up with conflicting logic. Milton Friedman group marked the corporation as the profit making emporium. (Friedman doctrine, 2015) Earning more and more is its prime goal. Shareholders (owners) look at sufficient return of their investment. But Freeman group used the word stakeholders instead of shareholders. It means the shareholders plus other claimants constitute the owners. (Freeman, 2015) Interest of all of them should be taken into consideration. Shareholders alone cannot run the corporation as investment alone is not enough to earn profit. Those who work for the corporation and even the consumers have a big role in running the corporation. If, for example, no purchaser turns up to use a particular product wheels of corporation will shut. So, the interest of all the stakeholders must be taken into consideration. This very point of ethics gives birth to the idea of Corporate Social Responsibility (Corporate, 2017).

The idea of CSR has given a new meaning to profit. Profit is not explained in monetary terminology alone. It is monetary income plus expenditure for social cause as a whole. Through the process a corporation not only earns profit but also name and fame. The latter ensures more profit as name is sold in the market and the name is established through social work. Here is not the end. The CSR issue can be used in a wider perspective.

Microfinance, CSR links

Microfinance was the offshoot of capitalism, and capitalism disgraced communism. Yet it failed to evolve mechanism how to control the unpredictable strong forces of change (proletariat). They were unpredictable in the sense that once they changed the evolutionary process through their might and again they slapped the diehard communists. And still there is no certainty they would not turn the clock back when effect of globalization would pinch them hard. Amid such an incumbent uneasiness microfinance's abrupt leap gave a new direction. In it capitalism found a way out. So, the new system got a flip courtesy the capitalist big business. Its wider implications through the world economic baron (IMF, World Bank) are a testimony how much importance is attached to it.

Though it is a matter of hurra for Yunus but he is seriously afflicted by his own discovery. His weariness is clearly reflected when he talked of micro-sharks. Probably he lacks bid to rationalize his own made system. But rationalization of the system is a must if it deserves life (Battilana, 2010).

Let's have a try on CSR's wider implications vis-a-vis microfinance which should not be considered as the sole business mechanism rather a social work. It is a social work in the sense that it would refurbish the biggest chunk of mankind to a prestigious position. It would overhaul the tainted social system in which the grand majority gets the ort of the microscopic few. On this count Yunus' idea differs. He considered the annihilated segment as a potential force for economic revivalism in which microfinance sprouted as a business. That's why the big business jumped in with much ado.

However, delinking the system with profit making euphoria is essential. And it is only possible if the essence of social work is attached to it.

Big western corporations have already accepted Freeman's idea. There is no point it would not be patronized in Pakistan. However, all the stake-holders are allowed benefit of the corporation's earnings. Beside earnings corporations play a role in social work.

Then why not the social work activities are regulated to draw more benefit! The big business of the country would be brought into a net for releasing a stipulated fund for social work activities and the individuals who throw more than 190mUS dollars daily in the beggars' bowls would be motivated to donate the same to a stipulated account (AFP, 2013). The amount from the corporate houses would come as a grant, not as a loan and individuals' amount as a donation with religious imprint. Though the task is pretty difficult but it is not impossible. Such donations would replace the practice of offering alms, biggest chunk of which go to the pocket of the promoters of begging profession. A research report indicates that only 5% collected charity the child beggars share with while the rest go to the mafia and the police (Rehman, 2013). Therefore, the replacement would on the one hand demote the begging profession which is a parasite in our social system and on the other add a new leap to the social work activities.

A statistic shows out of 175m people 25m are professional beggars in Pakistan.(Wagan, 2012) A very shocking news, indeed. A look at various points of Karachi shows that a huge fleet of beggars are in action. Lately the eunuch swarmed the city adding to the beggars' fleet. They seemed to have been brought in by mafia people. (Interviews, 2013) However, eunuchs are able to work; begging is not their profession. It is the social taboo that bars them from being a workforce.(Interviews, 2015) Therefore, what is needed is to free them from the clutches of the mafia as well as from the influence of social taboo. They can be allowed microcredit facility. Once they start work under microfinance system they too will contribute to the economic system of the country.

When the beggars including the eunuch are brought within the microfinance radius the mafia becomes orphans. Mechanism must be evolved to hinder intrusion of the professional beggars on to roads and smash mafia's cobweb as it misuses the human soul. But prior to those steps careful surveillance and implementation of law against the defaulters should be ensured.

The practice of charity to the beggars may satisfy the givers as they do it, though erroneously, connecting it to religious commandment. But Islam does not promote begging. Prophet Mohammed (PBUH) said: "A person begs and begs... eventually he appears on the Day of Judgment with no flesh on his face." He also said: "A person, who begs money when he does not need, collects fire." (Anonymous, 2009) These sayings are the testimony that begging is not a good practice. However, Islam encourages charity and charity always comes from the rich. The purpose of charity is to maintain equilibrium in the society through changing of hands of the wealth as Islam disowns accumulation of wealth in few hands.

So, there is a difference between charity and alms. In fact, beggary is a curse which pollutes morality of the society whereas charity for the poor reduces gap between the haves and have-nots.

As the general public fail to grasp the reality what they offer as charity goes down the drain. It only promotes the curse; serves no social purpose as the rogues, not the genuine needy, are the real receivers of the charity. This very input must be set into public awareness.

No doubt, the Pakistanis, particularly the Karachiites have the habit of giving charity with open heart for any genuine cause, be it religious or else. When Somali pirates seized a ship in the mid-sea in which a number of crew were made hostage it was the ordinary public who contributed the most to get the hostage freed.(Aeybee's 2011) Whenever the country's exchequer faced hardships public came to the rescue. On Benazir Bhutto's appeal public filled Kashmir Fund; on Nawaz Sharif's 'Qarzuttaro' plea citizen stuffed the exchequer and General Musharraf's Draught Fund pulled huge amount of people's money.(Faryal, 2003) Whenever there is a flood, public rush donations to the site. Whenever, philanthropist Sattar Edhi comes out on road for a cause there appears a big rush of donors blocking the road. Even when the heatstroke caused death to people in the economic hub, there was no dearth of help.(Ahmed, 2015) Similarly a huge charity is given on religious grounds

So, if the hearty sentiment of public is properly tapped and their fund is properly channeled through the microfinance the system will do wonders. The microfinance system is mostly social work based as well as quasi-commercial in nature. It is quasi-commercial for its viability and social work for its safety against thrust of the commercial sharks. Because of the special nature of the system profit making is not its prime motto. Pushing the major benefit to the tail end users is its ultimate goal. So, the users will not be charged against loan on commercial basis rather on bare minimal rate meaning thereby slightly higher than the cost involved.

It is observed that the downtrodden pay more interest than the rich taking loan from traditional banks. In some cases interest on micro-credit crosses hundred marks.(Karnani, 2011) Does it not mean the big business fraudulently taking benefit of the lack of protesting power of the oppressed? This tendency must be cut. Minimal interest should be levied on the micro-credit. And it is possible when the micro-capital is generated out of means of social work. With less interest the micro-credit holders' fate will gradually shine without pressure on the exchequer of the country. Unemployment problem will get ease. Prime economic activities will get boost. That's why microfinance may be called the backup of the main economic system.

Microfinance and eradication of beggary

Microfinance has the potential to thwart the begging euphoria. It will gradually eat up begging menace and ultimately save the country. The begging bowls will turn into safe and the beggars who are forced into the profession will be saved; thereby their life will hold some meaning.

These insignificant elements need real touch of life. And it is only possible if they are given to understand they are part of the society. They are part of human resource. They will better understand it if they get share of joy of life. And for that they need a place into the economic system in a proper way. Microfinance is the best forum for that.(Yunus, 2008)

As they are detached from the system they need necessary training. Initially cash should not go to their hand. They will be fielded in work and remuneration be given at the end of the day. And when they get used to, meager amount may be allowed to them with guidance. Guidance means where to invest that amount for profit making. Gradually they will pick the process. Once they take taste of new process of life they will not go back to past lifeless life. It is human psychology that everybody wants a respectable living. Nobody chooses begging as profession with fanfare rather one takes up the bowl when all options get finished.

But the most important aspect of the whole exercise is on whose custody the fund does revolve. Pakistan is suffering from trust deficit. From upper echelon to the lower corruption has spread its wings. Panama leaks give the clue. The country is ranked 126 out of 175 in the graph of the corrupt states.(Ahmed, 2014) Amid such an unfavorable situation an all-out transparent mechanism must be evolved. There will be no compromise on the question of transparency of the exercise.

The State Bank must run with real autonomy. No outside interference will be tolerated. But State Bank's operation of microfinance must be delinked with the general banking operation. It will be a separate window operation. No fund from outside the country for microfinance will be accepted as the practice has the tendency to derail the system. In other words, the funds from the big business have already made the system hostage.

However, State Bank is not a leviathan. Its handling of microfinance will be under public scrutiny. Press eyes must be on the running of the fund. State Bank is under compulsion to disclose fund's use and recovery process. Audit and counter audit of the account will be there. It means the exercise is wholly transparent.

The bank (SB) under strict regulations must manage the fund and distribute them very cautiously among those who work for microfinance in the real sense of the term. There must be stringent law passed by the assembly. It will be so strict that there must be no misuse of the fund and for that life imprisonment would be earmarked as the punishment for the defaulters without discrimination. Even the State Bank people will not stay beyond the periphery of law. Defaulting individuals must be identified and for them same punishment will be in force. Once the term is set it will work. After all Saudi stringent method of law has created a strong effect on social menace there. (Said, 2013)

Conclusion: From Micro to Macro-Economy

Since beggars too come within the radius micro-economic activities will boost up and its impact will ultimately fall on macro-economy.

If microfinance is the base macro-finance is the body. One is the backup and the other the economic lifeline of a country. Microfinance represents micro-economy and the latter macro-economy. The development of the country depends how rationally the macro-economy runs. Corruption is like cancer in the body politic of the macro-economy. The development euphoria dips with the upward pace of corruption. Therefore, proper scrutiny of the whole economic affair should be a continual process. There is no shortcut to it. And when everything goes well and additionally micro-economy comes up to absorb macro-economy's burden, there is no reason why the country does not soak with prosperity.

But how does micro-economy reduce the burden on macro-economy?

While macro-economy runs on business venture micro-economy moves with different mode. Its lifeline is linked with social work with quasi-business venture. It fulfills basic need of the majority. Thus macro-economy gets immune of certain responsibility and set its priority on overall development strategy.

And when the economic wheel moves without tension development ensues. Therefore, micro-economy deserves special handling. It should grow up as an institution and an institution has the capacity for auto-run.

Through the microfinance system capital changes hands fast and the smooth the pace of the change is ensured the perfect the result becomes. In other words, the microfinance feeds the majority segment and thus absorbs major shock. So, the macro finance's focus falls on country's income generation mechanism. With transparency in activities the balance of payment position gradually eases and thus economy comes out of slavery. On this background both the economies should run parallel.

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- Interviews: This scribe talked a number of poor microfinance users at Kotchand Pur Upazila, Bangladesh as well as at MirpurKhas, Pakistan to ascertain how poverty reduction really works.
- Interviews (2013) A number of people with begging bowl in hand at different points in Karachi city were interviewed by this scribe and they disclosed they worked for others. Whatever alms they collect do not go to their pocket rather smaller part of the collected amount are allowed for them. In return they are provided transport facility of pick and drop.
- Interviews (2015) Researcher talked to a number of eunuchs who alleged that they were punished with no fault of theirs. 'Sexual dysfunction has nothing to do with work capability and we can work most efficiently if the social taboo does not come on way. It is the social system that has crippled us and forced us to take up the begging bowl. One fine morning we were brought in Karachi and threw on road to beg with nefarious design. It is not acceptable to us, anyway,' explained some of them.
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