



The Crises of Microcredit

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Microcredit programs, which often give small loans to borrowers in developing countries who lack collateral, have been considered efficient tools for economic development in struggling regions around the world. Yet, recently, microcredit has come under increasing criticism by experts who feel that these loans are doing more harm than good by creating a debt trap for borrowers as well as a privatized form of welfare. *The Crises of Microcredit* brings together distinguished contributors to offer the latest research on the effects of microcredit around the world.

Drawing on extensive empirical research, this important volume examines the whole chain of microcredit—from investors and donors to clients—in order to provide a comprehensive analysis of its impact. In doing so, the essays collected here shed light on the many causes of the current microcredit crisis, including microcredit organizations that have been unprepared for massive growth and greedy investors and shareholders attracted by profits. The result is a timely and necessary look at what has become one of the most contentious topics within global economic development.

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