



# **Politics, Poverty, and Microfinance: How Governments Get in the Way of Helping the Poor (Globalization and Its Costs)**

*Brian Warby*

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This book analyzes the effect that government institutions have on whether or not microfinance contributes to poverty alleviation in the context of Latin America. It concludes that political and economic stability, as well as law order, have a statistically significant impact on microfinance effectiveness. The conditions that promote poverty alleviation are not entirely the same as those upon which major microfinance investors base their funding decisions. The result is that much microfinance funding is going to the wrong places. This means that not only is microfinance not helping the poor, but under the wrong conditions it actually exacerbates poverty. The author arrives at these conclusions through a mixed methods approach, using both statistical analysis and case studies.

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