**GPP 115 Final Prep**

* **Microfinance Industry v Microfinance Plus:**
	+ Credit Savings and Insurance
	+ Financial inclusion of poor and empowerment of women
	+ **MF Industry:** Profit making, poverty capitalism
		- CGAP (Consultative Group to Assist the Poor) sets standards for MF (washington consensus on poverty)
		- Bottom line = financial sustainability, not poverty outreach
		- MFI’s, not NPO’s 🡪 global investment
		- Relies only on portfolio at risk (outstanding balance of loans) to measure success ; just a financial performance indicator
	+ **MF PLUS:** pro poor, financial services combined with development (education, health, housing), no profit motive
		- PLUS from BRAC (world’s largest dev. NPO)
		- Grameen, Asa, BRAC together achieved Bangladesh Paradox, where a country which was considered a development failure achieved significant drops in poverty and considerable HDI improvements.
		- **Savings:** Cushion default, give poor capital for times of hunger/unemployment.
		- **Opportunity Ladder:** Food support, asset building, enterprise development 🡪 microloans to ultra poor
		- **Value Chains:** Links poor enterprises to sectors to sell, markets
		- **Asset Building:** Gives loans for homes and stuff
	+ **Details of Bangladesh Model:**
		- Yunus founds Grameen Bank, provides microloans, to mostly poor women. (Democratization of Capital)
		- Required savings, some of which could not be withdrawn. These serve as collateral, although there is no real “collateral” for these loans.
		- Claims self sufficiency, but some critiques say it relies on donor subsidies; Other critiques are that these small loans create no structural change in economic conditions, just marginal changes.
			* Violence towards women increase
* **Poverty Business:**
	+ **Film**
		- Yellow Capitalism: Informal traders and vendors
		- **Increase in debt held by low/middle income families**
		- **JD Byrdier,** price depends on what they can pay
		- **Opportunity pricing**
	+ **GlobalPov:** Poor pay more for everything, sellers have huge profit
	+ **Subprime Loans:** certain social groups can only gain access to services, mortgages, commodities by paying higher prices or nonprime rates
		- Poor are redlined/excluded from certain services.
* **CCT’s:**
	+ Conditional Cash Transfers 🡪 Unconditional Cash transfers
	+ programs that transfer cash, generally to poor households, on the condition that those households make prespecified investments in the human capital of their children
	+ target poor households, rigid conditions, education and health
	+ New social contract between gov and poor
		- **Coresponsibility**
			* Deeply gendered, women carry the risk
	+ **Models**
		- Mexico: Oportunidades (Try to modify the behavior of poor, “paying for good behavior”
		- Brazil’s Bolsa Familia (social protection, and hum.dev.)
		- Namibia’s Basic Income Grant (UNCONDITIONAL)
* **Developmental State**
	+ State that actively intervenes in the economy to provide public goods, build infrastructure, foster economic development, and redistribute wealth.
	+ Embedded autonomy: not captured by special interests, but is still listening to its citizens 🡪 Pursue effective industrial growth and transformation.
	+ Social Protection Programs
* **Populist State**
	+ Distribute resources to its people but in keeping with logics of patronage and clientelism
	+ Venezuela, Chavez 🡪 Petrosocialism, oil profits are distributed to alleviate poverty
	+ Poor are served, but they remain “clients” of the regime
* **Predatory State**
	+ Extract resources and disorganize societies and resources
	+ Resource-rich countries where predatory governments, allied with multinational companies and/or militias, are able to extract resources for personal gain
* **There is no such thing as a natural disaster**
	+ Katrina damage caused because of the destruction of wetlands which act as barriers, and also because of the budget cuts of Army Corps of Engineers, which was charged with maintaining levees, which failed.
	+ Differential vulnerability (poor couldn’t get out of city); geographies of vulnerability
* **Triage**
	+ Sorting of and allocation of treatment to patients and especially battle and disaster victims according to a system 2 of priorities designed to maximize the number of survivors.
* **Microparasites vs. Macroparasites**
	+ Could you kill the mosquitoes, or the landowners who exploit farmers in order to most benefit the public health cause?
	+ Paul Farmer thus draws attention not to disease pathologies but rather to “pathologies of power.”
* **Policing the Crisis**
	+ Criminalization of certain neighborhoods of NO, incarceration by police as a response to disaster, rather than protecting people.
* **Chronic Disaster Syndrome**
	+ It refers to the trauma and stress related to loss of family, community, jobs, and social security as well as the continuous struggle for a decent life in unsettled life circumstances. **Disasters become way of life**
* **Disaster Capitalism**
	+ Lucrative no-bid contracts were distributed to companies like Halliburton and Blackwater, and most recently how in Haiti, disaster has become a pretext for the rapid privatization of the economy.
	+ **Post disaster development deepens inequality, doesn’t level things out**
* **Adams on New Orleans:**
	+ **Affect Economy:** At the same time, nongovernmental and charity institutions, particularly faith-based, have been called upon to play a role in this arrangement, filling in where government-funded subcontract disaster relief has left gaps in the recovery landscape. As a result, a new set of market transactions has grown around the role of the poor and needy as both products and producers in an economy that relies on “affect” to generate new and quite large profits. **Volunteers** are called upon to do the work of relief while government subcontractors profit on government resources and unpaid labor, often funneled through churches.
	+ Post-disaster development as an opportunity to reap massive, unregulated profits in the provision of aid and assistance to those impacted by the disaster. She calls these “crisis markets.”
	+ ***Markets of sorrow, labors of faith***
	+ **Privatization of relief and post-disaster development.**
* **Compassion Economy:**
	+ Focused on relief, not profits
	+ Dependent on volunteers
		- Creates incentive to lie to keep aid flowing
	+ **Pornography of Poverty? Sensationalist Economy?**
* **Poverty Factory:** Public-Private partnerships which encourage profit seeking in disaster response, creating **second order disaster** due to inefficiencies of profit that create delayed recovery and prolonged suffering.
* **Right of Return:**
	+ Forced evictions and housing vulnerability
	+ These were not freely chosen ethnic enclaves but high-crime, jobless racial ghettos created by bad policy and preserved by discrimination and neglect
* **Gagdil and Silent Disasters:**
	+ **Darfur-Berkeley Cookstove**
	+ **Arsenic Remediation**
* **Welfare Policy in US**
	+ New methods to classify poverty, framing it as a public health problem; too much relief would corrupt the poor?
	+ **New Deal (30’s):**
		- Regulation of financial speculation, FDIC, limited risky bank investments
		- Federal spending on public works to improve economy
		- Promote suburban homeownership, GI Bill
		- Welfare State: Social Security, Temporary Assistance to Needy Families, public housing, etc.
		- All of these were racialized, in that most of it was only available to the white wealthy or middle classes. Black people could not take advantage of these. Racially restrictive policies towards black want to be homeowners, etc.
			* This redlining produced the ghetto as ethnoracial control.
		- Public housing didn’t solve the problem of poor urban housing; in fact, creating public housing meant clearing slums which served poor ethnic communities, and thus this policy became known as Negro Removal.
	+ **War on Poverty(60’s):**
		- Foodstamp, medicare, Medicaid, raised minimum wage, better public education
		- Mobilize communities through community organizing by funding community action programs
		- Poverty of power and poverty of economy
	+ **War on the Poor(90’s – present)**
		- Trasformed welfare into workfare
		- a) Mandatory work: All welfare beneficiaries have to work to maintain benefits
		- b) Time limits: The bill placed a 5 year lifetime limit on eligibility for Federal benefits with states having the ability to set shorter time limits
		- c) State control: A “defederalization” of welfare where states can now devise their own workfare programs and rules.
* **Welfare Dependency:**
	+ **Meaning in public discourse**
* **Urban Poverty**
	+ Most cities will be in the global South
	+ The poor will be concentrated in slums, and MDG goal is to provide water and sanitation to the populations
	+ **Trends:**
		- Forced migration, entrenchment of ghettos/slums
		- Fewer jobs for the urban poor
		- Emergence of world class city: urban poor are disposable in this model
		- Slums are produced through state policies, and are spaces of poverty business
	+ **State Policies Produce Urban Poverty**
		- Evictions of the poor to create world class cities
		- Criminalization of urban poverty
		- Destruction of slums to promote higher QoL for middle class
		- Confiscation of agricultural land to create Special Economic Zones
		- Upper Class behavior is condoned
	+ **Social Movements:**
		- National Alliance of People’s Movements
			* Argue for withdrawal of projects which cause displacement, not better compensation
			* Ex. Tata couldn’t build factory because destroying slum
	+ **Geography of Survival**
* **Right to the City struggles:**
	+ In order to alleviate poverty, this theory posits, public housing should be dismantled and low-income people should be moved to “better neighborhoods” where they can access opportunities such as jobs, good housing, good schools, and other services
	+ Right to fully participate in urban life
	+ The right to the city is an assertion of use-value over exchange-value (thus the right to inhabit the city vs. the right to property)
	+ **India/Appudarai:**
		- Utilizes knowledge of slum dwellers; poor must make way for development; **instead of resisting eviction, improve terms of resettlement.**
	+ **Brazil/Fernandes:**
		- Democratize access to land and housing, process of urban management, **collective right to urban land**
	+ **US-Mexico Border/Cruz**
* **Politics of representations in depictions of poverty**
	+ Deconcentration Theory?
* **Community Organizing (Katrina)**
	+ ***A Village Called Versailles (Viet)***
		- Stop to housing evictions and demolitions
		- Vietnamese Americans take on powerful actors like Ray Nagin who wanted to create a landfill for Katrina debris where they lived.
		- Thought it was ok because this community is marginalized
			* Toxic wastedump
		- Legally citizens of the US, but uncomfortable being American, Versailles residents are perpetual outsiders in the city of New Orleans, largely ignored by the government. Youth and Old are disconnected
		- They return to their neighborhood, rebuild. Then Ray Nagin wants to open a toxic waste dump next to the village, with no environmental regulations
		- Community protests, and old and young come together, and succeed.
	+ **Chicago Anti Eviction Campaign:** match homeless with peopleless homes
* **Spatially Distant/Proximate Neighbors/Stranger**
	+ Doreen Massey: Extended concepts of responsibility
	+ Spivak: Think beyond **responsibility, but accountability**, not only responding to a human problem but being “answerable to” those that we seek to help/ save/ serve.
* **Volunteerism**
* **Politics of Hope**
	+ “Hokey hope” (naïve hope that would have us believe that social change is painless and easy) and “audacious hope” (which tackles structural inequality)- Negron-Gonzales
	+ Nancy Fraser: Scales of Justice, all those who are subject to a given governance structure have moral standing as subjects of justice in relation to it.
* **Social Justice at a global scale (Nancy Fraser)**
	+ Equal Distribution of Resources and Goods vs. Difference-friendly world, where assimilation to majority or dominant cultural norms is no longer the price of equal respect.
* **Double Agents/Insurgent Architects (David Harvey)**
	+ How is change possible within the context of powerful institutions and professions. The double agent belongs to the system but is also able to seize political openings to make social change.