

## BOOK REVIEW

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### THE OTHER SIDE OF THE COIN: THE PSYCHOLOGICAL IMPLICATIONS OF MICROCREDIT. Psychology Research Progress. Nova Publishers New York 2013.

This book published by Luisa Brunori and Malcolm Pines, has a great importance. It deals with the micro-credit intertwined with the clinical-psychological method. Although Yunus, Nobel and global celebrity for his work on micro-credit, is an economist. I think that the focus on people suffering has been suggested by his country poverty.

From the beginning, in fact, the micro-credit was based on trust, presence, project, relationship, teamwork. It is thanks to the experience of con-division by the small group that rates of loan repayments are almost total and higher than those of banking system, which has always gone forward with the slogan "what a mess for loser!".

Same as Brenno. The development of micro-local economies and women exploitation - who are the main survival axis compared to the third and fourth worlds poverty - are the ethical and economic heart of this enterprise, which is more than a form of favoured credit.

As has been proposed, in a bureaucratic and demagogic way, by a series of local administrations, which had understand nothing of the phenomenon. Micro-credit is, in fact, a human and political dream in the most beautiful sense of the word.

One of the many ways that are looked over the cruel capitalism, the illegal economy or Stalinist communism that has transformed, as has been said, "a dream into a nightmare" and has produced hurts and scars.

It is also an alternative to fundamentalism (ideological, Muslim, pseudo-Christian, etc.). Since our extensive studies on mafia psychology, we defined psychic fundamentalism those modes of being and thinking (or rather, not thinking) in which there is no subject, no self, no individual in constant dialogue with others and with internal world (with his psychic history, his anthropology, his relational presence that con-ceived him and with which he is identified).

The small group is the heart of the micro-credit work: exchange, dialogue, through sharing, communication, personal and relational emotions. The same work of little clinical groups. The great group-analytical insight of Luisa Brunori, in a tight association with Yunus, was to profusely and consciously use the instruments of clinical group even in non-therapeutic contexts.

Micro-credit and little analytic group are the opposite of any socio-anthropological psychological and economic fundamentalism. In fact, in this type of psychology (and

sometimes of psychopathology) “us” overlaps “self”. You cannot be "nothing else" from which conceived you, unaware surrogates (Napolitani).

Traditional cultures, some forms of consumerism or some capitalist logic can be similar: one can earn as a State (and maybe bribe them all, as has happened somewhere) and many can rummage in the garbage, or drown in the Mediterranean, trying to survive. Mafias are the exasperation, the criminal mistreatment of all that.

Cultures that emphasize the otherness, as the group-analysis and socially-oriented economy, believe in solidarity and mutual respect between men, great values of life, and realize that the difference (sexual, cultural, geo-food, bio-aesthetics, etc. ) is the creation wonder that led our species to develop.

This perspective is based on the dream of a better quality future, less "polluted" and "violent" (from every perspective). In essence, as pointed out by Pines, the basics of life are relational (in the psychological, neuro-biological, anthropological, socio-economic sense) and their quality depends on the sense of life.

Incredibly, there is today an overlapping between Christian and secular ethics.

The meeting between psychoanalytic and cognitive psychology and economics and has been used and useful for a long time: the perception of experiences with respect to money, the marketing and business training, the cognitive and Freudian studies on the relationship between psyche and work, the relationship between economic factors and ways of thinking, including financial assets and relational assets (on which Luisa Brunori has organized conferences already many years ago).

Even in Italy, several psychologists and economists have shown mutual interest. The working group coordinated by me, faced sectorial but interesting issues: the significative presence of the Cosa Nostra as a cause of economic but also psychic under-development, (e.g. fear to undertake, relational paranoia, low self-esteem of the victims, etc. ).

The book in question, while being agile reading, consists of six robust chapters. The first two are written by Luisa Brunori (the second with Chiara Bleve) about "Micro-credit experience from tangible and intangible perspective" and about "The economy of the group". In these two chapters is included the theoretical and operative foundation of the work developed in the book: they provided the reader a clear and comprehensive framework of the theme.

The third chapter, "Social Brain and social group: how mirroring connect people" is proposed by Malcon Pines, the world's best known analyst group who studies the discipline since its foulkesian foundation, 60 years ago. Pines gathers the basic concept of mirroring, one of the central points of analytic group therapy.

The mirror, in which you look at yourself through the other, is the heart of care work, but also of a lot of everyday life. Pines connects this to the mirror neurons that neurological studies have found as the biological basis of psychic life and sharing with others.

This firm fully with the work of the subjectual group-analytic, located in the complexity of the mind-body-connection, the centrality of the path and care work. Brain research has also shown that man is, in terms of the brain, suitable to relation and a continuous and dynamic process of of bio-psychic construction and transformation.

In the fourth chapter, Alla Videm Oranaran deeply studies "Micro-credit and poverty: a multidimensional relate", a research project aimed to verify if, in fact, the micro-credit can help to reduce poverty. The case analyzed is that of Bangladesh.

The last two chapters are by Giorgia Bonanga (the second with Md Shamimun Rahuman) respectively entitled "Psychological effects of microfinance. A systematic

literature review" and "Family network and household decision-making power: on grown micro-credit in Bangladesh". The first is a useful review of what has been done so far. The second extends and deepens the family dynamics issues. Also conclusions are very interesting.

As can be seen, is a complete and well-structured text in which theory and research complement each other and in which the various social, psychological and economic disciplines enrich one another in a continuous prismatic reflection which nevertheless has the advantage of clarity and possibility of an interdisciplinary reading.

The text is based on a broad international basis (born in Bangladesh, reprocessed in Europe, published in the United States) that prefigures the future and set the signals of the global nature of the issue here presented.

## References

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