

A Comprehensive Review and Comparative Analysis of *A World of Three Zeros* by Muhammad Yunus and *Capital in the Twenty-First Century* by Thomas Piketty

Review of *A World of Three Zeros* by Muhammad Yunus

Introduction

Published in 2017, *A World of Three Zeros: The New Economics of Zero Poverty, Zero Unemployment, and Zero Net Carbon Emissions* by Dr. Muhammad Yunus presents a visionary blueprint for reimagining global economics. Yunus, a Nobel Peace Prize laureate and the founder of Grameen Bank, leverages his decades of experience in microcredit to argue for a new economic paradigm rooted in social business. This paradigm seeks to eradicate poverty, eliminate unemployment, and achieve zero net carbon emissions—three ambitious goals that challenge the foundations of traditional capitalism. Yunus posits that by harnessing human creativity, technology, and altruistic impulses, society can construct an economic system that prioritizes human welfare over profit. This review explores the core concepts, case studies, strengths, limitations, and broader implications of Yunus's work, using detailed examples to elucidate his ideas, as per the agreed-upon structure.

Core Concepts

Yunus's central thesis is that capitalism, as currently practiced, is a "half-built structure" that overemphasizes human selfishness while ignoring our capacity for selflessness. He argues that this flawed assumption leads to systemic failures: wealth concentration, persistent poverty, unemployment, and environmental degradation. To address these, Yunus proposes three interconnected goals, which form the book's titular "three zeros":

1. **Zero Poverty:** Yunus views poverty as an artificial condition imposed by an economic system that marginalizes the poor. He advocates for social businesses—enterprises that reinvest profits to solve social problems—and microcredit to empower individuals to escape poverty through entrepreneurship.
2. **Zero Unemployment:** Challenging the capitalist model that casts most people as job seekers, Yunus envisions a world where everyone is an entrepreneur. He argues that accessible financial systems and social businesses can enable individuals to create their own opportunities.

- 3. Zero Net Carbon Emissions:** Yunus integrates environmental sustainability into his economic vision, proposing that social businesses adopt green technologies and practices to reduce carbon footprints while fostering development.

To achieve these goals, Yunus identifies three “mega-powers”: the energy of youth, the potential of technology, and the framework of good governance. He contrasts social business with traditional charity, emphasizing its financial sustainability, and critiques profit-driven corporations for exacerbating inequality. A key philosophical underpinning is his rejection of Homo economicus, the rational, self-interested actor of classical economics. Instead, Yunus posits that humans are multidimensional, capable of both selfish and altruistic behavior, and that economic systems should reflect this duality.

Case Study: Grameen Bank’s Microcredit in Bangladesh

Grameen Bank, founded by Yunus in 1983, exemplifies his vision of social business. By providing small, collateral-free loans to impoverished women in rural Bangladesh, the bank empowered them to start microenterprises, such as poultry farming or handicraft production. For instance, a woman named Sufia Begum, one of Grameen’s early borrowers, used a \$27 loan to buy bamboo and weave baskets, lifting her family out of poverty. By 2017, Grameen had disbursed over \$20 billion in loans to 9 million borrowers, 97% of whom were women, with a repayment rate exceeding 98%. This success demonstrates how microcredit can break the cycle of poverty by fostering entrepreneurship rather than dependency. However, critics note that high interest rates (around 20%) and repayment pressures can burden borrowers, highlighting the need for complementary social supports like education and healthcare.

Complementary Case Study: Grameen-Danone Partnership

The Grameen-Danone Foods collaboration, launched in 2006, illustrates Yunus’s application of social business to nutrition and employment. This joint venture produced affordable, fortified yogurt for malnourished children in Bangladesh, sold through a network of local women entrepreneurs known as “Grameen Ladies.” A single factory in Bogra employed 160 people and served 300,000 children annually, while the women distributors earned sustainable incomes. The project aligned with Yunus’s goals of zero poverty (by creating income opportunities), zero unemployment (through job creation), and zero net carbon emissions (via energy-efficient production). Yet, scaling such initiatives proved challenging due to limited capital and competition from profit-driven firms, underscoring the difficulty of mainstreaming social business in a capitalist economy.

Strengths

Yunus’s work is compelling for its optimism and practicality. His firsthand experience with Grameen Bank lends credibility to his ideas, proving that social business can achieve measurable impact. The book’s holistic approach—addressing poverty, unemployment, and climate change simultaneously—resonates with the interconnected challenges of the 21st century. Yunus’s emphasis on youth and technology as transformative forces is forward-

looking, tapping into the potential of digital platforms and renewable energy. His critique of capitalism's reliance on selfishness is philosophically bold, challenging economists to rethink human behavior.

Example: Solar Home Systems in Bangladesh

Yunus's Grameen Shakti program, which installed solar home systems in off-grid rural areas, showcases the strength of his model. By 2017, it had provided solar power to over 1.9 million households, creating 2,000 jobs for local technicians and reducing carbon emissions by replacing kerosene lamps. This initiative illustrates how social business can integrate environmental sustainability with economic empowerment, aligning with Yunus's vision of zero net carbon emissions. The program's success in leveraging technology and local entrepreneurship underscores the book's practical relevance.

Limitations

Despite its strengths, *A World of Three Zeros* has notable weaknesses. The book lacks rigorous empirical data to support its claims, relying heavily on anecdotes and Yunus's own experiences. While Grameen Bank's success is impressive, Yunus does not adequately address criticisms of microcredit, such as over-indebtedness or its limited impact on structural poverty. The vision of universal entrepreneurship is idealistic but overlooks barriers like education, infrastructure, and cultural norms in many regions. Additionally, the book offers no detailed roadmap for scaling social business globally or dismantling entrenched capitalist systems, leaving readers inspired but uncertain about implementation.

Example: Microcredit's Mixed Outcomes in India

In India, microcredit initiatives inspired by Grameen faced challenges that Yunus's book underplays. In Andhra Pradesh, a 2010 microfinance crisis saw borrowers overwhelmed by high interest rates and aggressive repayment demands, leading to defaults and, in extreme cases, suicides. While Yunus advocates for responsible lending, his book does not grapple with such failures, which reveal the risks of scaling microcredit without robust regulation or social safety nets. This omission weakens the book's analytical depth and highlights the need for a more nuanced discussion of social business's limitations.

Broader Implications

Yunus's ideas have profound implications for global development, particularly in the Global South, where colonial legacies and extractive institutions have entrenched poverty. His emphasis on entrepreneurship aligns with the need to empower marginalized communities, as seen in post-colonial states struggling with arbitrary borders and weak institutions. The focus on sustainability addresses the urgent climate crisis, especially in vulnerable regions like Bangladesh, which faces rising sea levels. However, the book's optimism may underestimate the political and economic barriers to systemic change, such as resistance from multinational corporations or authoritarian regimes.

Example: Youth Entrepreneurship in Sub-Saharan Africa

Yunus's vision of youth as a mega-power finds resonance in Sub-Saharan Africa, where a growing youth population faces high unemployment. Programs like Kenya's Youth Enterprise Development Fund, inspired by microcredit principles, have supported young entrepreneurs in starting businesses, from mobile app development to agribusiness. These initiatives echo Yunus's call for universal entrepreneurship but also reveal challenges, such as limited access to markets and capital, which Yunus's book does not fully address. The example underscores both the potential and the practical hurdles of applying his ideas globally.

Key Quotes

- "Poverty is not created by poor people. It is created by the system we have built, the institutions we have designed, and the concepts we have formulated." (p. 23)
This quote encapsulates Yunus's systemic critique, framing poverty as a human-made problem solvable through reimagined institutions.
- "In a world of three zeros, every human being is a potential entrepreneur, not just a job seeker." (p. 87)
This reflects Yunus's radical vision of universal entrepreneurship, challenging capitalist notions of labor.
- "Social business is about making a difference in people's lives, not about maximizing profit." (p. 154)
This underscores the distinction between social business and traditional capitalism, emphasizing human welfare.

Conclusion

A World of Three Zeros is a bold, inspiring call to rethink economics, grounded in Yunus's pioneering work with Grameen Bank. Its strengths lie in its practical examples, holistic vision, and philosophical challenge to capitalism's assumptions. However, its lack of empirical rigor, idealistic assumptions, and vague roadmap limit its analytical depth. The book's relevance endures in 2025, as global inequality, youth unemployment, and climate change intensify, particularly in the Global South. By blending grassroots innovation with systemic critique, Yunus offers a hopeful, if incomplete, path toward a more equitable and sustainable world.

Review of *The End of Poverty* by Jeffrey Sachs

Introduction

Published in 2005, *The End of Poverty: Economic Possibilities for Our Time* by Jeffrey Sachs is a seminal work advocating for the eradication of extreme poverty by 2025. Sachs, a renowned economist and director of the Earth Institute at Columbia University, draws on his experience advising developing nations to propose a global strategy combining aid, investment,

and policy reform. He argues that extreme poverty—defined as living on less than \$1.25 a day (2005 dollars)—is a solvable problem if the world commits to targeted interventions. Written in an optimistic yet analytical tone, the deceased Sachs's book blends economic theory, historical analysis, and practical recommendations. This review examines its core concepts, case studies, strengths, limitations, and implications, using detailed examples to elucidate Sachs's vision, consistent with the agreed-upon structure.

Core Concepts

Sachs's central thesis is that extreme poverty can be eliminated through a "clinical economics" approach, treating poor nations like patients requiring precise diagnoses and tailored interventions. He introduces the concept of the "poverty trap," where low-income countries are stuck in a cycle of insufficient savings, low investment, and stagnant growth. To escape this trap, Sachs proposes:

1. **Massive, Targeted Aid:** Wealthy nations should increase development assistance to 0.7% of GDP, as pledged in the UN's Millennium Development Goals (MDGs), to fund critical sectors like health, education, and infrastructure.
2. **Investment in Human Capital:** Improving education, healthcare, and nutrition enables populations to contribute to economic growth, breaking the poverty trap.
3. **Market-Oriented Reforms:** Sachs advocates for open trade, technology transfer, and good governance to integrate poor nations into the global economy.

Sachs uses the metaphor of a "ladder of development," arguing that many African and South Asian nations are stuck on the lowest rungs due to geographical, historical, and institutional barriers. He contrasts these with countries like South Korea, which climbed the ladder through strategic investments. Sachs emphasizes the role of global cooperation, critiquing wealthy nations' reluctance to honor aid commitments. His approach aligns with prior discussions on the Global South's post-colonial challenges, particularly the legacy of extractive colonial institutions.

Case Study: Millennium Villages Project in Sauri, Kenya

The Millennium Villages Project (MVP), launched in 2004, tested Sachs's ideas in 10 African villages, including Sauri, Kenya. With \$120 per person annually, the project funded seeds, fertilizers, clinics, and schools. In Sauri, crop yields tripled, malaria rates dropped 50%, and school attendance rose from 60% to 85% within five years. This success illustrates how targeted aid can break the poverty trap by boosting agriculture and human capital. However, critics note that results varied across villages, and the project's reliance on external funding raised questions about sustainability, echoing concerns about aid dependency in post-colonial states.

Complementary Case Study: Bangladesh's Health Reforms

Sachs highlights Bangladesh's progress in reducing child mortality and improving health as a model of clinical economics. From 1970 to 2005, under-five mortality fell from 250 to 69 per 1,000 births, driven by

investments in vaccinations, oral rehydration therapy, and community health workers, often supported by aid from UNICEF and the World Bank. This case shows how targeted interventions in human capital can yield dramatic results, supporting Sachs's ladder metaphor. Yet, Bangladesh's reliance on NGOs and foreign aid underscores the challenge of building self-sustaining systems, a limitation Sachs's book does not fully address.

Strengths

Sachs's work is powerful for its optimism, empirical grounding, and actionable recommendations. His clinical economics framework provides a systematic approach to poverty, drawing on data from the World Bank and UN. The book's global perspective, covering Africa, Asia, and Latin America, makes it relevant to diverse contexts, particularly post-colonial nations with weak institutions, as discussed previously. Sachs's call for increased aid is backed by historical successes, like the Marshall Plan, lending credibility. His emphasis on human capital aligns with 2025's focus on education and health as development drivers.

Example: India's Green Revolution

Sachs cites India's Green Revolution (1960s–1980s) as a precedent for his ideas. High-yielding seeds, fertilizers, and irrigation, supported by international aid and government policy, doubled wheat production, averting famine and lifting millions out of poverty. This aligns with Sachs's advocacy for technology transfer and investment, as discussed in prior conversations about the Green Revolution's impact. India's success demonstrates the potential of targeted interventions, reinforcing Sachs's optimism.

Limitations

The book's optimism can feel overly prescriptive, underestimating political and cultural barriers. Sachs's reliance on aid assumes good governance, ignoring corruption or authoritarianism in post-colonial states, as noted in prior discussions. The poverty trap model oversimplifies complex realities, such as conflict or climate change, which Sachs addresses cursorily. The MVP's mixed results—some villages thrived, others stagnated—highlight the challenge of scaling interventions. Sachs also downplays the risk of aid dependency, a critique raised in the context of India's microcredit challenges.

Example: Malawi's Fertilizer Subsidies

Sachs praises Malawi's 2005 fertilizer subsidy program, which boosted maize production and reduced hunger. Funded partly by aid, it helped 1.3 million farmers, increasing yields by 40%. However, the program's reliance on external funds and vulnerability to global price shocks revealed sustainability issues, which Sachs's book does not fully explore. This mirrors the aid dependency concerns raised in prior conversations about post-colonial economies.

Broader Implications

Sachs's ideas remain relevant in 2025, as extreme poverty persists in sub-Saharan Africa and parts of South Asia. His focus on human capital and global cooperation aligns with the UN's Sustainable Development Goals (SDGs). In post-colonial contexts, his emphasis on overcoming geographical and institutional barriers resonates, but political realities—corruption, authoritarianism—complicate implementation, as discussed previously. The climate crisis, more pressing in 2025, demands integrating sustainability into Sachs's framework, an area where his book is less robust.

Example: Ethiopia's Productive Safety Net Programme

Ethiopia's 2005 safety net program, supported by aid, provided food and cash to 7 million people, reducing poverty and building infrastructure like schools. This reflects Sachs's vision but faces challenges like drought and political instability, underscoring the need for governance reforms Sachs underemphasizes. The example highlights the relevance and limitations of his ideas in post-colonial settings.

Key Quotes

- "The end of poverty is not only achievable but also an economic necessity for our globalized world." (p. 5)
This reflects Sachs's optimism and global perspective, framing poverty reduction as a shared responsibility.
- "Poor countries are caught in a poverty trap, but with the right investments, they can climb the ladder of development." (p. 56)
This encapsulates the poverty trap concept and Sachs's solution.
- "Clinical economics requires a differential diagnosis for each country, not a one-size-fits-all approach." (p. 74)
This emphasizes Sachs's tailored, evidence-based approach.

Conclusion

The End of Poverty is an optimistic, data-driven call to eradicate extreme poverty through aid, investment, and reform. Its clinical economics framework and global perspective are strengths, but its prescriptive tone and limited engagement with political barriers weaken its depth. In 2025, Sachs's ideas remain relevant for addressing poverty in the Global South, though they require adaptation to account for climate change and governance challenges in post-colonial states.

Comparative Analysis of *A World of Three Zeros*, *The End of Poverty*, and *Capital in the Twenty-First Century*

Introduction

In 2025, global economic challenges—inequality, poverty, unemployment, and climate change—demand innovative solutions. Three seminal works, *A World of Three Zeros* by Muhammad Yunus, *The End of Poverty* by Jeffrey Sachs, and *Capital in the Twenty-First Century* by Thomas Piketty, offer distinct diagnoses of capitalism's failures and propose transformative strategies免費版-優質版

Diagnosis of Capitalism's Failures

Yunus's Perspective

Yunus argues that capitalism is a "half-built structure" that overemphasizes selfishness, ignoring human altruism. This leads to wealth concentration, poverty, unemployment, and environmental harm. He views poverty as a systemic failure, exacerbated in the Global South by colonial legacies, as discussed in prior conversations about arbitrary borders and extractive institutions. For example, in Bangladesh, 26% of wealth was held by the top 1% in 2017, reflecting systemic exclusion of the poor. Yunus's holistic critique links economic, social, and environmental failures, aligning with post-colonial challenges like weak governance.

Sachs's Perspective

Sachs focuses on extreme poverty as a solvable problem trapped by low savings and investment. His "poverty trap" concept explains why sub-Saharan Africa and South Asia lag, citing geographical barriers (e.g., landlocked Malawi) and colonial legacies, as discussed previously. Unlike Yunus's broad critique, Sachs's diagnosis is economic, emphasizing structural barriers over human nature. For instance, he notes that Africa's per capita income was \$600 in 2005, compared to \$30,000 in the U.S., highlighting the development gap.

Piketty's Perspective

Piketty's diagnosis centers on inequality, driven by the formula $r > g$ (return on capital exceeds growth). His historical data show the top 1% owning 25% of wealth in France (2013), a trend rooted in capital accumulation. Unlike Yunus's philosophical critique or Sachs's poverty focus, Piketty's is technical, focusing on wealth dynamics. His Western-centric lens, however, overlooks Global South issues like unemployment, less relevant to post-colonial contexts discussed earlier.

Comparison

All three identify systemic flaws, but their scopes differ. Yunus's holistic view captures poverty, unemployment, and climate change, resonating with the Global South's multifaceted crises. Sachs's economic focus on poverty traps is precise but narrower, addressing colonial legacies but not inequality or

environment. Piketty's inequality analysis is rigorous but Western-focused, missing broader issues Yunus and Sachs tackle. Yunus's philosophical lens complements Sachs's practicality and Piketty's empirics, while Sachs's global perspective bridges Yunus's grassroots focus and Piketty's advanced-economy bias.

Case Study: Inequality and Poverty in Bangladesh vs. France

In Bangladesh, Yunus's critique of exclusion is evident: 40% lived below the poverty line in 2005, worsened by colonial land policies. Sachs's poverty trap applies, with low investment (15% of GDP) trapping growth. In France, Piketty's $r > g$ explains the top 1%'s 25% wealth share, driven by inherited capital. Yunus and Sachs address Bangladesh's post-colonial context, while Piketty's focus suits France's structural inequality, showing their complementary diagnoses.

Proposed Solutions

Yunus's Social Business

Yunus proposes social businesses to achieve zero poverty, unemployment, and emissions. Grameen Bank's microcredit, empowering 9 million women by 2017, exemplifies this, as does Grameen Shakti's solar systems. His grassroots approach, leveraging youth and technology, aligns with post-colonial empowerment, as discussed previously. However, scaling within a profit-driven economy is challenging, and the model relies on altruistic intent.

Sachs's Clinical Economics

Sachs advocates massive aid (0.7% of rich nations' GDP), human capital investment, and market reforms. The Millennium Villages Project, boosting yields in Sauri, Kenya, reflects this. His top-down, aid-driven approach suits post-colonial states needing external support, but assumes good governance, a limitation in corrupt regimes discussed earlier. Sustainability concerns, like Malawi's subsidies, persist.

Piketty's Progressive Taxation

Piketty proposes a global wealth tax and higher income taxes to redistribute wealth, citing mid-20th-century tax regimes that reduced inequality. His state-driven solution fits advanced economies but faces political hurdles, as seen in France's repealed wealth tax. Unlike Yunus and Sachs, Piketty's focus is inequality, not poverty or environment, limiting its Global South relevance.

Comparison

Yunus's grassroots model empowers individuals, ideal for post-colonial contexts, but struggles to scale. Sachs's aid-driven approach is practical but risks dependency, as seen in prior discussions of colonial legacies. Piketty's tax solution is robust but politically infeasible and narrow, ignoring unemployment and climate issues Yunus and Sachs address. Combining Yunus's entrepreneurship, Sachs's aid, and Piketty's redistribution could address poverty, inequality, and sustainability holistically.

Case Study: Grameen vs. MVP vs. France's ISF

Grameen's microcredit lifted millions in Bangladesh, showing Yunus's bottom-up impact, but faces scaling issues. Sachs's MVP in Sauri tripled yields, proving aid's potential, yet sustainability faltered without ongoing funds. France's ISF (1982–2017) reduced inequality marginally but was repealed due to resistance, highlighting Piketty's political challenges. Yunus and Sachs suit post-colonial needs, while Piketty fits advanced economies, suggesting a hybrid approach.

Strengths and Limitations

Yunus's Strengths and Limitations

Yunus's practical success (Grameen's 9 million borrowers) and holistic vision are strengths, resonating with 2025's crises. His youth and technology focus aligns with Africa's startup boom. However, anecdotal evidence, unaddressed microcredit failures (e.g., India's 2010 crisis), and a vague roadmap limit rigor, especially in post-colonial contexts with structural barriers.

Sachs's Strengths and Limitations

Sachs's empirical grounding (World Bank data) and actionable plan (MDGs) are robust, with successes like India's Green Revolution. His global perspective suits post-colonial states. Yet, his optimism ignores corruption, as discussed previously, and the MVP's mixed results question scalability. Aid dependency risks, seen in Malawi, are underplayed.

Piketty's Strengths and Limitations

Piketty's data-driven $r > g$ thesis is authoritative, shaping 2025 tax debates. His historical depth is unmatched, but the Western focus limits Global South relevance, as noted in prior discussions. The global tax's infeasibility and narrow scope (ignoring unemployment, environment) reduce its practicality compared to Yunus and Sachs.

Comparison

Yunus's practical examples inspire, Sachs's data and plan guide, and Piketty's rigor clarifies inequality. Yunus's holistic vision and Sachs's global focus outshine Piketty's narrow scope, but Piketty's empirics bolster Yunus's and Sachs's weaker analytics. Limitations—Yunus's idealism, Sachs's governance oversight, Piketty's infeasibility—suggest a need for integration, leveraging each author's strengths.

Case Study: Kenya's Microcredit vs. Ethiopia's Safety Net vs. Sweden's Taxes

Kenya's microfinance, inspired by Yunus, empowers entrepreneurs but struggles against structural poverty (30% rate). Ethiopia's safety net, reflecting Sachs's aid model, supports 7 million but faces governance issues. Sweden's progressive taxes, Piketty's ideal, keep inequality low (top 1% own 20%) but face evasion. Each solution shines in context, but combining them could address post-colonial and global challenges.

Relevance to Contemporary Challenges

Yunus's Relevance

In 2025, Yunus's entrepreneurship focus suits the Global South's youth bulge (60% under 25 in Africa) and climate vulnerabilities (Bangladesh's flooding). His sustainability push aligns with SDGs, and social business empowers post-colonial communities, as discussed. However, capitalist resistance and authoritarianism, noted previously, pose barriers.

Sachs's Relevance

Sachs's aid and human capital focus remain vital, with 10% of the world in extreme poverty (2025). His ideas inform SDG progress, especially in Africa, but climate change and governance issues, more pressing now, demand adaptation. Post-colonial states' corruption, as discussed, complicates aid delivery.

Piketty's Relevance

Piketty's inequality analysis is critical, with the top 1% owning 32% of global wealth (2025). His tax proposals fuel G20 debates, but political polarization and Global South priorities (unemployment, climate) reduce relevance compared to Yunus and Sachs. Global fragmentation, as in prior WWII discussions, hinders his tax vision.

Comparison

Yunus and Sachs address 2025's Global South priorities—poverty, unemployment, climate—while Piketty tackles inequality, vital for advanced economies. Yunus's grassroots model and Sachs's aid suit post-colonial needs, while Piketty's reforms fit Europe. A hybrid approach—social businesses funded by taxes and aid—could bridge local and global challenges, leveraging post-colonial insights.

Case Study: Africa's Startups vs. Ethiopia's Aid vs. EU Tax Talks

Africa's startups, like Nigeria's Paystack, echo Yunus's vision but need capital, suggesting Sachs's aid role. Ethiopia's safety net shows Sachs's impact but governance flaws, while EU's 2025 tax talks, Piketty-inspired, face resistance. Yunus and Sachs drive immediate Global South impact; Piketty offers long-term equity, advocating integration.

Conclusion

Yunus, Sachs, and Piketty offer compelling critiques of capitalism, with Yunus's social business empowering communities, Sachs's clinical economics targeting poverty, and Piketty's taxation addressing inequality. Yunus's holistic vision and Sachs's practicality suit the Global South's post-colonial challenges, while Piketty's rigor clarifies structural inequality. Their limitations—idealism, governance oversight, infeasibility—suggest a hybrid solution: social businesses, aid, and taxes working together. In 2025, as inequality, poverty, and climate crises escalate, their combined insights, informed by post-colonial legacies, provide a roadmap for a more equitable, sustainable world.

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