



Banker To The Poor: The Autobiography Of Muhammad Yunus Of The Grameen Bank First Edition

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Muhammad Yunus is that rare thing: a bona fide visionary. His dream is the total eradication of poverty from the world. In 1983, against the advice of banking and government officials, Yunus established Grameen, a bank devoted to providing the poorest of Bangladesh with minuscule loans. Grameen Bank, based on the belief that credit is a basic human right, not the privilege of a fortunate few, now provides over 2.5 billion dollars of micro-loans to more than two million families in rural Bangladesh. Ninety-four percent of Yunus's clients are women, and repayment rates are near 100 percent. Around the world, micro-lending programs inspired by Grameen are blossoming, with more than three hundred programs established in the United States alone.

Banker to the Poor is Muhammad Yunus's memoir of how he decided to change his life in order to help the world's poor. In it he traces the intellectual and spiritual journey that led him to fundamentally rethink the economic relationship between rich and poor, and the challenges he and his colleagues faced in founding Grameen. He also provides wise, hopeful guidance for anyone who would like to join him in "putting homelessness and destitution in a museum so that one day our children will visit it and ask how we could have allowed such a terrible thing to go on for so long." The definitive history of micro-credit direct from the man that conceived of it, *Banker to the Poor* is necessary and inspirational reading for anyone interested in economics, public policy, philanthropy, social history, and business.

Muhammad Yunus was born in Bangladesh and earned his Ph.D. in economics in the United States at Vanderbilt University, where he was deeply influenced by the civil rights movement. He still lives in Bangladesh, and travels widely around the world on behalf of Grameen Bank and the concept of micro-credit.

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From Reader Review Banker To The Poor: The Autobiography Of Muhammad Yunus Of The Grameen Bank First Edition for online ebook

Donovan Richards says

How to Eliminate Poverty

This weekend I attended the Bottom Billions | Bottom Line Conference hosted by Seattle Pacific University's Center for Integrity in Business. The event served as a convergence zone between business, nonprofit organizations, and the academy seeking to better understand ways that business can help alleviate world poverty.

Of the many interesting subjects discussed at the conference, the topic of microfinance seemed to continuously echo through my head. For those unfamiliar with the term, microfinance occurs when banks or nonprofit organizations loan small amounts to the poor, helping them to use these minuscule amounts of capital to begin income-generating endeavors.

Muhammad Yunus, founder of Grameen Bank and author of *Banker to the Poor*, observed that the only thing the poor lacked was opportunity.

He writes,

“When you hold the world in your palm and inspect it only from a bird’s eye view, you tend to become arrogant – you do not realize that things get blurred when seen from an enormous distance. I opted instead for “the worm’s eye view.” I hoped that if I studied poverty at close range, I would understand it more keenly.”

Charity vs. Microfinance

Without capital, the poor would take a loan from a moneylender at exorbitant rates in order to partake in the economy. At the end of the day, these people took home pennies to support a family. Yunus figured that if he could loan these slight sums at low interest rates, the poor could enjoy selling the products of their labor on the open market, thus creating economic capital and a trail out of poverty.

Charity, on the other hand, gives freely without expectation of return. Many, though, have suggested that pure charity does not eradicate poverty, because the poor become dependent on receiving aid. Blogger Filip Spagnoli aggregates international development aid on his website. The evidence he has compiled suggests that the amount of aid contributed to these developing nations is staggering, and yet economic growth is not a result.

Would development function differently if aid came in the form of a loan instead of charity? Yunus believes that loans to the poor provide the best investment. Many stuck in the cycle of poverty are smart and hardworking; they just need the money to start. While big banks typically consider micro-loans to be both risky and inconsequential, Yunus’ experience argues that the poor possess the highest incentive to repay their loans.

Of course, when unforeseen problems such as natural disasters and economic meltdowns place the poor in positions where they are unable to repay the loan, Yunus extends grace and loans more money to help the poor back on their feet. In this way, microlending encourages entrepreneurial spirit. Where charity gives the widow a fish, microfinance engages in teaching the widow to fish.

What Is the Best Thing?

Although charitable giving in and of itself is never a bad thing, I do wonder if it is the best thing. Of course, a free gift without expectation of repayment carries the highest blessing for the receiver, yet long term, I wonder if microloans create a better society. Certainly, charity is necessary for the destitute – the people who are so poor that any money loaned would be used to keep them from dying. Yet, the moderately poor need a kick start and microlending seems to be the best option in alleviating these struggles.

Yunus writes *Banker to the Poor* in an autobiographical tone. He tries his best to position the book as a personal success story in the ongoing battle against poverty. It certainly seems like his position could and should be implemented worldwide, yet Yunus writes with a touch of humility. If you are interested in ways to eradicate poverty outside of giving to your favorite nonprofit, I suggest that you read this book.

Originally published at <http://wheropenmeetspaper.blogspot.com/>

Sanjeev says

An eye opener on schemes for poverty reduction, Government thinking and mentality of funding organisations. Yunus is right, somehow we treat poor like they are children ; they dont have knowledge, wisdom or skill to improve their lifestyle. Overgeneralization of a class lead to misunderstanding and thus faulty policies.

Second thing i liked in this book is the unapologetic nature of the author in criticizing academicians. Yes, academicians should be able to offer critique on the policies based on firsthand data and experience, instead of just writing academic papers.

The book sounds like author is trying to promote himself, but he has worth.

Vikas Garud says

This is an autobiography of a great man Mohammed Yunus who is also a recipient of Nobel Peace Prize. This is a story of a miraculous work done by Dr Yunus for the upliftment of downtrodden Bangladeshis through his exceptionally creative Grameen Bank which was a path breaking experiment. The book also gives glimpses of the contemporary rural society of Bangladesh.

Tyler says

I LOVED THIS BOOK -- six stars. It tells the story of Grameen and microcredit from the beginning until now.

Forget theories, classrooms, and endless postulating. Acting on a desire to help others will go so much further than all of aggrandized theories and reticent intentions.

Muhammad Yunus changed the world with a simple idea spurned from his moral sense.

Simple goodwill is undervalued.

Lyn says

After finishing this book, I wanted to shout, "Yeah! Preach it, brother!"

Really cool book. Yunus won the 2006 Nobel Peace Prize for his decades of work. He is an academic who roles up his sleeves and produces something practical. His book should be embraced by Christians, conservatives, liberals, libertarians, and Dave Ramsey.

Mónica Delgado says

La escritura/traducción no son increíbles pero lo grandioso de este libro es la historia que cuenta. Me hizo recuperar mi espíritu juvenil de "quiero salvar el mundo". Sólo necesito poner manos a la obra antes de que ese espíritu se vuelva a oxidar en mí

Riku Sayuj says

Highly recommended. A true must-read book.

Azwa Ahmad says

I read a 20+ pages report written by a group of MBA students from Columbia Business School and it was as concise, succinctly put as this 200+ pages book on Grameen Bank/microcredit.

The importance of open access to resources is indispensable. Hence, I agree with Muhammad Yunus that the current financial system has inevitably, and is successful in sidelining the neediest, which eventually gives birth to the need to establish alternative institutions that work on social benefits as the underlying guidance in providing their services to the people. The establishment of the bank and many other replicators might seem

to be successful in helping these people to break the poverty cycle, however exploitative forces still persist within the parameter. Labeling these people as the untapped resources and knowing how profitable they all are once tapped, lure the profiteers in. Consequently from this, we can see that the establishment itself has become counterproductive (not all however). It makes me think and feel extremely appalled by the greediness and the very fact on how destructive human beings can actually be. Besides, I too agree with the fact that Grameen Bank might be one of the solutions to poverty, not THE ultimate solution for it, taking into account that it could not make a dent on the national or even worldwide poverty crisis despite the fact that the program has a widespread reach.

Though it is noble in its very own values, I was disappointed with the insufficient details from the borrowers' accounts on how microcredit has served and helped them to combat poverty. The mere statistically glorious achievements attained by Grameen Bank –with 90+% repayment rate, XX% borrowers managed to cross over the poverty line and whatnots – fail to quench the thirst I have in knowing what does microcredit really mean to the impoverished. Yunus stated that everybody should be seen as potential entrepreneurs and access to credit is vital for the people to realize this. Yet I hardly can see how successful the poor people are in transforming themselves from nobodies into entrepreneurs, thanks to the painfully brief 'victorious' stories written by Yunus. I was itching with curiosity to know the real, detailed stories from these people's perspectives. How do they make do with the microcredit being lent to them? What lead them to engage in the business that they are doing? Is training really not necessary for these people?

Besides, there are things that Yunus had failed to mention in this book and one of those was the reasoning behind the creation of Grameen bank II, which I had come to know when I read the report I mention above –the operational crisis due to the 1995 boycott movement, 1998 floods and moral hazard that the classic Grameen model had inflicted upon the borrowers. In regard to this, I think that this book has been sugarcoated, with unaddressed crises and issues deepen my doubt about how successful Grameen Bank is beyond the statistical measures - on social ground that is.

Vishal Goel says

Yunus is a God among men.

Christine says

This book provides an informative overview of Grameen Bank and micro-lending, but I think that its argument in favor of micro-lending would be stronger if Yunus spent more time addressing the arguments of critics. Although some criticisms are mentioned briefly, Yunus brushes them off quickly. As one example, I think that Yunus far too quickly rejects the arguments that poor people living in the developed world would not benefit from micro-lending in the same ways as the poor of Bangladesh. I think that he seriously

underestimates the different attitudes that poor Westerners have, especially in light of the fact that their poverty is generally much less extreme. Moreover, unlike the rural Bangladeshi poor who tend to have skills like basket-weaving, I am uncertain that the average poor American would have marketable skills that could be translated into income opportunities.

This book has a tendency to be preachy, and, in my view, becomes a little boring at times. Still, it is more accessible and readable than I would expect for a book about an economic idea. I think that Yunus' notion that worldwide poverty can be entirely eradicated through micro-lending is way off base. If micro-lending is the means to end poverty, why does Bangladesh remain one of the poorest countries in the world? Yunus' idea that micro-lending could completely supplant the need for any safety net (including for health care) is, in my view, harmful and should properly be viewed as an ideology of the far right.

Noah Enelow says

Just an amazing story, how an economics professor from Bangladesh, trained in the U.S., goes back to his country to do "nation-building" and finds enormous untapped potential among the poor. Harnesses a stripped-down, modified version of traditional banking to start a bank that eventually gains a client base of over 2 million people. That's nuts! How do you start anything that big? One person at a time, apparently - that's how he did it. At a certain point the book stops being a life story and starts being advice from a social entrepreneurship guru. So much the better! The man's ability to create not only a poverty alleviation strategy, but an organizational strategy that's met with so much success, is just mind-boggling to me.

I guess I've just never seen a collective wave of altruistic behavior like the one he describes among his loan officers. I'd really like to see it. Does anyone know where I can find it? The closest thing I've seen is the way a friend of mine described his AmeriCorps program in the early 2000s, where he started a mentoring program for high school students that really took off.

Anyways - I think building strong organizations like Grameen, that are really accountable to their clients and are there, day after day, not only exhorting but modeling truly admirable behavior, is absolutely key to the elimination of poverty worldwide. One-time interventions don't do it, and there has to be trust and accountability the whole way through. Not only that, but understanding and empathy.

Ashish says

Mohammed Yunus is a revolutionary for championing the concept of micro-lending. Micro-lending means lending loans to extremely poor people so that they can use that credit to rise above the poverty line. As the term "micro" suggests, these loans are very small. But, the difference that small credit can make upon the lives of people is immense. Yunus started by handing out loans to the poorest because according to him, the term "poor" is vague and often overused. So, focusing on "poor" is not sufficient. What started as Yunus' personal journey ended up becoming a national and a global movement eventually. When I heard about the concept of "micro-credit," I was skeptical at first because handing out money to people who can't even feed themselves sounds risky. They do not have collateral as security. They do not have appropriate entrepreneurial spirit to expand their business. But, the success of Grameen shows that while these objections are logical, they are exaggerated.

“We have been made to believe that the poor are not to be trusted with credit -they are not creditworthy. But are banks peopleworthy?”

Yunus built the Grameen movement because of his trust on people. The people he focused on were socially and financially handicapped women living in constant misery. They were beaten up by their husbands, socially handicapped because of the conservative societal dogma they were facing and financially exploited because of the usurious interest rates local money lenders were charging them. In other words, they were hopeless. Yunus’ credit system not only made them entrepreneurs by making them self-employers but it also socially empowered them. This empowerment is captured by the disappointment one guy expressed with Yunus because he could no longer abuse his wife because whenever he abused her, he was bombarded by a group of women who actively despised domestic violence.

Yunus is an economic and a social revolutionary for these reasons. But, while doing all these, he believed in capitalistic approaches for achieving his purpose. Because of a select few, society often depicts a capitalist as “greedy (almost bloody-thirsty) person in the role of a profit maximizer.” I can personally attest to this. Whenever I praise the core of capitalism and criticize some socialist approaches, some of my ultra-liberal friends consider me as an Islamophobic, homophobic, Donald Trump’s asslicker. If that were the case, Yunus, the person who has empowered countless number of impoverished people, is also a similar guy. After all, he charged interest as high as 20% to the miserable people I mentioned earlier. He is not an advocate of charities and welfare payments and he believes in less government interventions against businesses. He is a social revolutionary AND also a believer of the fundamentals of capitalism.

Overall, this book explains the fundamentals of micro-credit and the Grameen journey in an eloquent manner. I’d easily give a 5 star to Muhammad Yunus but the reason I’m only giving a 4 star to his book is that at some parts, the book got boring because of too much irrelevant details about Yunus’ personal life.

Bunly says

Dr. Yunus could prove it is possible to lift the poorest out of poverty. He could open eyes of bankers who stick with the idea that lending could happen only when collateral is secured. His experience illustrates the private sector is not only for the greedy but also for social-minded individuals. I would recommend the book to anyone who wish for a poverty-free world.

nanto says

Baru mulai beberapa hari lalu bacanya dan langsung suka. Ekonomi yang terkenal sebagai "fisikanya ilmu sosial" ditangan Yunus berubah menjadi antropologi ekonomi. Ilmu yang sarat identik dengan asumsi nomothetik sebagai kacamata paradigmatisnya, di tangan Yunus dikemas menjadi sangat ideografis, sarat dengan muatan lokal melalui pendekatan kasuistik dan misi perubahan sosial.

Yah, Pak Yunus dengan sangat rendah hati telah mengubah dirinya dan lingkungan akademisnya untuk mau menjadi mahasiswa di depan kaum yang dianggap: nir-ketrampilan, ter-kutuk, malas, dan banyak lagi tudingan menara gading lainnya. Benar katanya, melalui beberapa bab yang terlewat, "Kaum miskin mengajarkan saya ilmu ekonomi yang sepenuhnya baru."

Senang membaca buku yang tadinya saya duga akan penuh dengan angka, tapi nyatanya sarat dengan pesan yang memperkaya hati. Tersentuh dengan Bapak-nya Yunus yang dengan sabar merawat ibunya yang terserang gangguan jiwa. Duh segala peri-gombal Gibran tumbang dengan perilaku Ayahnya Yunus itu.

Utang Baca makin banyaaaa...k! Tralala-tri li li

Update: 10 Juli 2008:

Sebenarnya dah mau tamat. Namun masuk bagian soal dia memulai dan kemudian berhasil memetakan permasalahan kredit mikro yang terkait dengan problem sosio-kultural, konstruksi gender yang tidak berpihak pada solusi pengentasan kemiskinan, sekaligus agama, dengan juga tantangan dari pihak luar, kok malah jadi ribet. Ribet bukan karena paparannya, tapi bagaimana uraian Yunus yang naratif tidak mudah disarikan secara konseptual. Seperti cerita pola akunting yang operasional itu dikembangkan berdasarkan kejadian lapangan. Dan juga, cerita Yunus yang mencoba memperluas nasabah-nya melalui baliho atau papan tulisan. Namun, Yunus dalam ceritanya kemudian mengakui betapa ironisnya usaha itu. Ia lupa bahwa sebagian besar nasabahnya adalah perempuan buta huruf. Sehingga untuk lebih merengkuh nasabahnya yang sebagian besar perempuan yang modal utamanya adalah keinginan memperbaiki hidup diri dan anak-anaknya, ia harus menyambangi mereka di lingkungan mereka, dengan rintangan budaya setempat yang menerapkan *purdah*, hijab laki dan wanita.

Ceritanya mengalir. Namun kepala ini susah juga diajak bolak-balik buku konseptual dan buku cerita. Buku Yunus ini buku cerita buat saya, narasi kasus pendirian dan pengembangan Grameen Bank. Untuk itu saya lompat dahulu ke bagian penutup yang merupakan pidato Yunus ketika mendapatkan Hadiah Nobel. Pidatonya merupakan ringkasan dari keseluruhan .

hehe Sementara bermain curang dulu yah...

update 2 Agustus 2008

Mulai mendapatkan ide kenapa di buku ini lebih bermain emosi daripada mekanisme yang dikembangkan sama Yunus. Sebagai ekonom Yunus cukup rendah hati dengan mengedepankan pendekatan kasuistik dalam programnya agar setiap programnya selalu tepat sasaran, meski tetap menggunakan asumsi generalisasi (nomothetic) ala ilmu ekonomi. Karena toh diujungnya, ia juga mendorong entrepreneurialisme yang berbasis sosial, melakukan usaha demi kebaikan. Sebuah ungkapan sederhana yang bila ditilik secara mendalam mengubah salah satu prinsip rasionalitas dalam ilmu ekonomi. Rasionalitas yang identik semangat memperbesar keuntungan pribadi diubah menjadi sebuah semangat altruisme sosial dalam dunia usaha. Saya sendiri masih menunggu operasionalisasi konsep Yunus itu.

Merapikan review ini juga masih jadi hutang. Bila saya mengingat Yunus yang berbuat "baik" bagi kaum miskin di lingkungan sekitarnya, dan kemudian ditanya niatnya, dia toh menyatakan, *"So one way, I try to kind of enlightened my frustration and agony by coming to the conclusion that I may not be useful as an economist, but I'm still a basic human being."* Soal niat saya cuma inget cerita Kang Harry Roesli ketika ditanya kenapa dia membantu pengamen dan anak jalanan, jawabannya adalah mencegah mereka yang hidupnya keras di jalan dari menjadi kriminal di besarnya nanti. Karena mencegah mereka menjadi kriminal adalah memberi lingkungan sosial yang lebih baik bagi anaknya yang seumuran dengan pengamen dan anak jalanan itu.

Ketika mendengar Yunus bicara tentang niatnya, saya berkesimpulan, berbuat baik itu pun bukan sebuah heroisme atau altruisme yang berlebihan. Berbuat baik itu tidak lebih adalah demi egoisme pribadi si pelaku.

Bagi Yunus adalah meredakan rasa frustasinya, bagi Kang Harry menolong anak jalanan adalah menciptakan lingkungan sosial yang baik bagi anaknya bila kelak dewasa. Menolong orang lain tak lebih dari menolong diri sendiri. Egoisme yang oleh Yunus ingin dikembangkan dalam konsep **social bussines**.

Pratishtha Chaurasia says

A book like this should be read by everyone. I believe, they should put this in school curriculum so as to teach kids about - *social-consciousness as a motivational force*. As kids, we once always dream about growing up and changing the world for better. Unfortunately, so called practicality and rationality makes us leave all such thoughts and work for ourselves.

This book provides a real-life example of how one man's wish to lift the poorest out of the poverty and that too, not by doing something for them but rather making it possible for them to do something for themselves, can change lives of so many people. Muhammad Yunus has shown us that one person at a time can actually make a difference. The instances he has described makes you wonder about the liberating force that credit has when given to the poor.

For me, this is a book more about courage and determination than on economics or microfinance. As he mentions in the book, **We need to learn from the real world. And the real world is just outside the classrooms. It is everywhere outside the classrooms.** May we find our courage, and may we have more like him!

Sunil says

Yunus would have made a great candidate for a Nobel in Economics. Unlike the theoretical university researchers who dominate the list today, Yunus's defining traits are a supremely practical and field oriented. And like all pioneers his success comes from questioning the absolute fundamentals- why need collateral for credit? How can you be sure that the poor can't pay? But he is also aware that the success of his experiments have been aided by his being 'elite'. Only someone with his kind of connections could navigate the minefields of Bangladesh's politics and bureaucracy to achieve his objectives. It's been a long learning curve for him. His key learnings include 'Credit is a human right' and 'western style welfare states can actually promote complacency among people and prevent them aiming at self-sufficiency'. In all a great and insightful read.

Mazdak Paskeh says

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Abby says

Muhammad Yunus and I are best friends. (Oops, I had to double check, and I'd spelled "Muhammad" wrong. Sorry, buddy!)

Anyways, me and Mr. Yunus are best friends because once he spoke at the library in Salt Lake City, and when I heard about it I drove down and sat shyly on the back row of the auditorium and clapped really hard for him. Then after it was all over, I saw him just kind of hanging out all alone on the stage, and thought, "Maybe I could go and meet him and we could be best friends!" So I went down and said, "Mr. Muhammad Yunus, I just think you are the greatest guy in the whole world and I love you!!" Then he goes, "Oh, thank you!" and he HUGS ME! I have hugged Mr. Yunus. (Or, I guess, he has hugged me.) That's why we are best friends.

Then, like the next day (or maybe the same day), I went to the Stadium of Fire in Provo, UT, and he was one of the honored people of the Freedom Festival and got an award on stage in front of millions (or thousands) of people! And I yelled "Hey buddy!" and he waved in my general direction. That's the story of our friendship.

So anyways, the reason why he is so cool is this: he is the guy who started the whole idea of micro credit, where he would give very small loans (like, \$2) to poor women who would then start their own business, rise above generations and generations of poverty, and save the world. He set up the most amazing programs with groups of women, and has the highest repayment percentage in like, the entire world. His program grows and grows and grows and helps woman and families all over the place. (When the LDS church started up the Perpetual Education Fund, I thought, "HEY! That's totally just like Muhammad's idea. Maybe President Hinckley read his book, too!")

Oh, and it all started in his native Bangladesh. There is some website where you can do micro loans with your own money. My sister sent it to me once after I made her read this book. I invited her to see Muhammad Yunus in SLC, but she declined, and so she is not his friend. But, she might have that website still.

Banker to the Poor is a cool book. Read it.

PDXReader says

This book has much in common with Three Cups of Tea: One Man's Mission to Promote Peace . . . One School at a Time. In it, Mohammad Yunus seeks to alleviate poverty one person at a time, with micro-loans. It's a fascinating look at how the system works, and the enterprise's founding and history were equally absorbing. Like Three Cups of Tea, however, the writing is just so-so. Yunus comes across as a bit self-righteous and a bit pedantic, and the writing at times is repetitive. Overall it's an interesting and valuable book, though, and I was very glad that I'd read it.
