



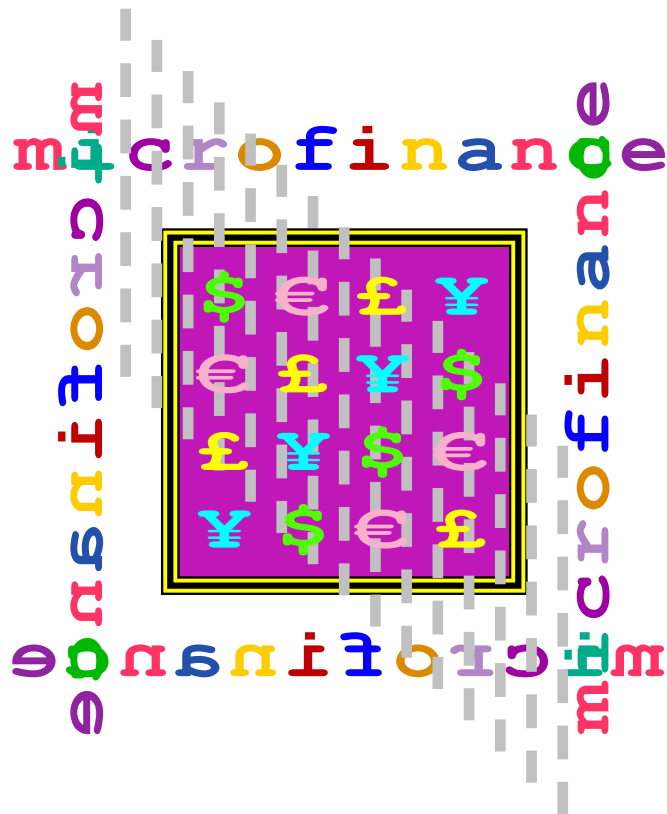
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M I C R O F I N A N C E

T H E W A Y A H E A D



SPANDA

MICRO WHAT?

*In the tested way,
knowledge is inferior to certainty but above opinion.
Know that knowledge is a seeker of certainty,
and certainty is a seeker of vision
and intuition.*

RUMI, *Mathnawi*, III: 4115-4121.

WHILE AFRICA IS PLUNGING into nothingness and the MDGs are becoming an infant dream, we still envision a better world, a world of justice, of liberty, of peace and harmony, of spiritual and material health, and of spiritual and material wealth. An ideal world too ideal to be real. So let's blend 'ideality' and reality into a single being: unity. Again and again unity is calling us with its powerful drive. Destiny is not a quirk entity to be achieved, proscribed and unknown forever, a comet vesting our life, no, unlike fate – the immutable law of the universe, akin to *dharmā* – destiny is indeed our potential becoming. "*riverrum, past Eve and Adam's, from swerve of shore to bend of bay*" as our friend would say.

When intention and action are synchronic and devoid of self-interest – not even of wanting to be or to do the 'good' – the ensuing act is pure and does not generate karma. Sooner or later the entire wheel will need to be purified before we

can move further, a purifying process that does not end with our own lives, but reaches back to the beginning of our lineage. To be known or unknown?

The creative process shapes the boundaries of the unknown within itself, *un quantum tira l'altro, e così via*. No past, no future. If you don't bear the courage to live now, it is because of fear. Cross the threshold, leave fear behind and step in, it is urgent.

Fine, let's now shape a few small changes into the known. Micro changes into a micro world, a micro-cosmos, a micro-finance. Micro what?!? Microfinance is a seed of prosperity to reach further away, away from where Nothing is king. It is a tool to help people move on, an agent to alleviate poverty, material poverty, educational poverty, health poverty, and spiritual poverty; even though spirituality is nowadays a black hole within its engulfed morphomagnetic field.

According to UNDP findings, the far greater majority of the world's population is undeveloped and unrepresented, our 'democracy' does not take into account their rights and allows a small financial elite to govern the world. The economic, environmental, political crises, and the personal, familial, work and health stress are inherently interconnected, and are the symptoms of an

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ABSTRACTS

unavoidable evolutionary breakthrough in individual and collective development. Whose *genius loci, loci, locum*, is this? Our individual, social and ecological capacity to deal with change and disturbances and nonetheless to continue to develop, in other words our resilience, is our natural and social capital, crucial in maintaining options for further human development. In complex adaptive systems, co-creation and co-management stimulates sustainable development and enhances resilience in both human

and natural systems. In the current microfinance scenario, banks are pivotal instruments and hold an ethical responsibility on how the flow of monies is channelled by means of microfinance institutions to empower the poor. Since all their transactions are solidly and intentionally imbedded in profit, ignoring any sort of co-management with the end beneficiaries, their imprinting reaches down the very end of the chain bearing in itself that original 'sin'. Even though credit institutions maintain that money does not have a master, money is their own master, their sole Goal, with the financial elite as puppeteer. Money is matter, and matter is made up of the same energy of thought, being matter just a special kind of solidified thought – thoughts are matter, thoughts are things. To communicate, we need to encode our thoughts and perceptions in formal verbal symbol – at 'times' it is hard: many overlapping inputs, entropy: then stillness. Where there is no thought there is radiance. Where there is not thought there is splendour. Where there is no thought there is you, finally.

Finally, we begin to perceive that there is neither me nor you, nor he or she, nor them or thee: but only one. Vision and intuition are in sight, enough to follow the attracting radiance of the light in front of us. Peace at last, peace didn't allow us many things, but gave us more than we could have ever hoped for.

*Poi cominciò: "Io dico, e non dimando,
 Quel che tu vuoi udir, perchè l'ho visto
 là 've s'appunta ogni ubi e ogni quando*
 DANTE, *Divina Commedia*, 3, XXIX: 10-12.

All images are merely images, phantoms on the screen of consciousness, on the *mundus imaginalis*, that 'eighth climate' behind whose veil shines the light. "Hu Hu – said the father – who is there?" It's me! Your humble idiot arcing the Way, whom for a while sailed your bay. "I saw pain in your eyes before you left", I would have liked to have the nerve to say I love before. ▣

