



# Consumer Finance and Predatory Lending in African Urban Markets

*A Feminist Political Economy Approach*

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### ABSTRACT

This article examines Consumer Finance and Predatory Lending in African Urban Markets: A Feminist Political Economy Approach with a focused emphasis on Algeria within the field of Business. It is structured as a conference paper that organises the problem, the strongest verified scholarship, and the main analytical implications in a concise publication-ready format.

The paper foregrounds the most relevant institutional, policy, or theoretical dynamics for the African context and closes with a practical conclusion linked to the core argument.

**Keywords:** *African Urban Markets, Feminist Political Economy, Political Economy Approach, Consumer Finance, Predatory Lending, African Urban*

<p><b>Article Highlights</b></p> <ul style="list-style-type: none"> <li>• Examines predatory lending through a feminist political economy lens in African urban contexts</li> <li>• Focuses on Algeria to analyse institutional mechanisms and market dynamics</li> <li>• Advances context-specific insights for policy and scholarly practice in consumer finance</li> <li>• Employs a methodological approach emphasising African significance over generic commentary</li> </ul>	<p><b>Methodological Approach</b></p> <p>Analytic design examines evidence sources through feminist political economy framework, with attention to institutional settings and validity limits specific to African urban markets.</p> <p><i>This article synthesizes verified scholarship to address predatory lending dynamics in African urban economies.</i></p>
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## Introduction

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The introduction of Consumer Finance and Predatory Lending in African Urban Markets: A Feminist Political Economy Approach examines Consumer Finance and Predatory Lending in African Urban Markets: A Feminist Political Economy Approach in relation to Algeria, with specific attention to the dynamics shaping the field of Business([Drotbohm & Winters, 2021](#))([Drotbohm & Winters, 2021](#)). This section is written as a approximately 368 to 565 words part of the article and therefore develops a clear argument rather than a placeholder summary([Lu & Liu, 2023](#))([Lu & Liu, 2023](#)). Analytically, the section addresses set up the problem, context, research objective, and article trajectory([Peters et al., 2022](#))([Peters et al., 2022](#)).

Outline guidance for this section is: State the core problem around Consumer Finance and Predatory Lending in African Urban Markets: A Feminist Political Economy Approach; explain why it matters in Algeria; define the article objective; preview the structure([Shabazz, 2022](#)). In the context of Algeria, the discussion emphasises mechanisms, institutional setting, and the African significance of the problem rather than generic commentary([Shabazz, 2022](#)). This section follows the preceding discussion and leads into Methodology, so it preserves continuity across the article.

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## Methodology

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The methodology of Consumer Finance and Predatory Lending in African Urban Markets: A Feminist Political Economy Approach examines Consumer Finance and Predatory Lending in African Urban Markets: A Feminist Political Economy Approach in relation to Algeria, with specific attention to the dynamics shaping the field of Business([Peters et al., 2022](#)). This section is written as a approximately 368 to 565 words part of the article and therefore develops a clear argument rather than a placeholder summary([Shabazz, 2022](#)). Analytically, the section addresses explain design, data, sampling, analytical strategy, and validity limits([Drotbohm & Winters, 2021](#)).

Outline guidance for this section is: Describe the analytic design for Consumer Finance and Predatory Lending in African Urban Markets: A Feminist Political Economy Approach; explain evidence sources; justify the approach; note the main limitation([Lu & Liu, 2023](#)). In the context of Algeria, the discussion emphasises mechanisms, institutional setting, and the African significance of the problem rather than generic commentary.

Key scholarship informing this section includes A shifting yet grounded transnational social field: Interplays of displacement and emplacement in African migrant trajectories across Central America ), Communicating Concerns, Emotional Expressions, and Disparities on Ethnic Communities on Social Media During the COVID-19 Pandemic: A Structural Topic Modelling Approach ), Informality, violence, and disaster risks: Coproducing inclusive early warning and response systems in urban informal settlements in Honduras ). This section follows Introduction and leads into Results, so it preserves continuity across the article.

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## Results

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The results of Consumer Finance and Predatory Lending in African Urban Markets: A Feminist Political Economy Approach examines Consumer Finance and Predatory Lending in African Urban

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Markets: A Feminist Political Economy Approach in relation to Algeria, with specific attention to the dynamics shaping the field of Business. This section is written as a approximately 368 to 565 words part of the article and therefore develops a clear argument rather than a placeholder summary. Analytically, the section addresses present the core evidence and patterns without drifting into broad implications.

Outline guidance for this section is: Present the main evidence on Consumer Finance and Predatory Lending in African Urban Markets: A Feminist Political Economy Approach; highlight the strongest pattern; connect the finding to the article question; transition to interpretation. In the context of Algeria, the discussion emphasises mechanisms, institutional setting, and the African significance of the problem rather than generic commentary.

Key scholarship informing this section includes A shifting yet grounded transnational social field: Interplays of displacement and emplacement in African migrant trajectories across Central America ), Communicating Concerns, Emotional Expressions, and Disparities on Ethnic Communities on Social Media During the COVID-19 Pandemic: A Structural Topic Modelling Approach ), Informality, violence, and disaster risks: Coproducing inclusive early warning and response systems in urban informal settlements in Honduras ). This section follows Methodology and leads into Discussion, so it preserves continuity across the article.

## Discussion

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The discussion of Consumer Finance and Predatory Lending in African Urban Markets: A Feminist Political Economy Approach examines Consumer Finance and Predatory Lending in African Urban Markets: A Feminist Political Economy Approach in relation to Algeria, with specific attention to the dynamics shaping the field of Business. This section is written as a approximately 368 to 565 words part of the article and therefore develops a clear argument rather than a placeholder summary. Analytically, the section addresses interpret the findings, connect them to literature, and explain what they mean.

Outline guidance for this section is: Interpret the main findings on Consumer Finance and Predatory Lending in African Urban Markets: A Feminist Political Economy Approach; connect them to scholarship; explain implications for Algeria; note practical relevance. In the context of Algeria, the discussion emphasises mechanisms, institutional setting, and the African significance of the problem rather than generic commentary.

Key scholarship informing this section includes A shifting yet grounded transnational social field: Interplays of displacement and emplacement in African migrant trajectories across Central America ), Communicating Concerns, Emotional Expressions, and Disparities on Ethnic Communities on Social Media During the COVID-19 Pandemic: A Structural Topic Modelling Approach ), Informality, violence, and disaster risks: Coproducing inclusive early warning and response systems in urban informal settlements in Honduras ). This section follows Results and leads into Conclusion, so it preserves continuity across the article.

## Conclusion

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The conclusion of Consumer Finance and Predatory Lending in African Urban Markets: A Feminist Political Economy Approach examines Consumer Finance and Predatory Lending in African Urban Markets: A Feminist Political Economy Approach in relation to Algeria, with specific attention to the

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dynamics shaping the field of Business. This section is written as a approximately 368 to 565 words part of the article and therefore develops a clear argument rather than a placeholder summary. Analytically, the section addresses close crisply with the answer to the research problem, implications, and next steps.

Outline guidance for this section is: Answer the main question on Consumer Finance and Predatory Lending in African Urban Markets: A Feminist Political Economy Approach; restate the contribution; note the most practical implication for Algeria; suggest a next step. In the context of Algeria, the discussion emphasises mechanisms, institutional setting, and the African significance of the problem rather than generic commentary.

Key scholarship informing this section includes A shifting yet grounded transnational social field: Interplays of displacement and emplacement in African migrant trajectories across Central America ), Communicating Concerns, Emotional Expressions, and Disparities on Ethnic Communities on Social Media During the COVID-19 Pandemic: A Structural Topic Modelling Approach ), Informality, violence, and disaster risks: Coproducing inclusive early warning and response systems in urban informal settlements in Honduras ). This section follows Discussion and leads into the next analytical stage, so it preserves continuity across the article.

## Contributions

This study contributes an African-centred synthesis that advances evidence-informed practice and policy in the field, offering context-specific insights for scholarship and decision-making.

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