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pean Union (EU) proposes greater  
harmonisation of personal insolvency  
law as part of the development of an

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integrated credit and capital market. 9  
In the early part of the twenty-first  
century, personal insolvency law had  
become a significant market institution  
and ground rule of credit markets.

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Personal insolvency law reform became  
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crisis and the EU has proposed  
harmonisation of individual insolvency

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law to promote entrepreneurialism. This book examines the extent to which these developments represent an emerging international commonsense about personal insolvency and its relationship to neo-liberalism.

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economies, financial crises and political  
interest groups all contributed to this  
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