



Dining for Women

Food for Thought April 2010

Microcredit: Ending Poverty and Hunger by Promoting Gender Equality

“Microcredit is about giving hope...Small loans can transform lives, especially the lives of women and children....Homes can be built, jobs can be created, businesses can be launched, and individuals can feel a sense of worth again.” – Natalie Portman



How it works:

Microcredit targets those who wish to be self-employed, to generate their own income, and improve their families' lives. The loan term is short, typically one year, and the interest rates reflect market standards rather than those demanded by personal "moneylenders," the loan sharks of the developing world, who charge as much as 30%. Though each woman uses the money to form her own business, the group repays the loan together during frequent meetings.

Why it's cooler than other loans:

Although microcredit is not secured with collateral (because the poor don't have any to offer), microloan repayment rates are the highest of any loans: averaging 98 %.

Microcredit, n.

[<MICRO- comb. form + CREDIT n.]

1. The lending of small amounts of money, often less than \$50, from a legally registered organization to a group of cosigners, usually women, unable to provide traditional security, *esp.* as part of a social program intended to stimulate an improvement in living standards and to provide capital for self-employment.

Forbes Magazine , 2007.

“Billionaires, global leaders and Nobel Prize recipients are hailing these direct loans to uncollateralized would-be entrepreneurs as a way to lift them out of poverty while creating self-sustaining businesses.”

MICRO comes from the ancient Greek combining form of *small* and perhaps is related to classical Latin *mica* for grain, crumb particle.

CREDIT originates from the Italian *credito* for belief, trust, reputation and *Creditum* was used in Latin as a noun in sense of “thing entrusted to another, a loan.”

Therefore, how appropriate that **MICROCREDIT** means, in the most literal sense, grain or *food* entrusted or *loaned to another*.

The successful return is due to both the borrowers' commitment to their financial opportunity and the group loan model, in which one woman's setback doesn't cause the group to default on their loan. Together, they find a way to pay back the money.

After paying their initial loans, groups often pool savings and give loans to women who wish to expand their businesses or buy homes. During the loan term, organizations give more than monetary recourses; they also provide literacy training, small business counseling, and other supports that facilitate success.

The Impact of Microcredit

Millennium Development Goals

Recap:

- * **Developed** by the UN in 2000.
- * **Supported** by 192 UN member states and 123 international organizations.
- * **Aim** to improve social and economic conditions in the developing world.
- * Hopefully, **reached** by 2015.

Microcredit has become a force for progress in the developing world. The impact of these small loans is undeniable, so much so that the UN declared 2005 the Year of Microcredit because they believe that

microcredit is an essential tool in reaching all Millennium Development Goals (MDGs), [listed vertically on the right.] Moreover, microcredit given to women in rural villages is a significant step toward **promoting gender quality** and thus **ending poverty and hunger – two MDGs**.

Given that:

- Girls and women in developing countries usually receive less schooling, have poorer access to health care, and are unable to start businesses, obtain credit, or enter higher-level occupations.
- Women in impoverished nations seldom receive rights to own property, housing, or businesses.
- Ownership and management of assets provide economic security and incentives for economic initiative, which leads to business expansion, market growth, and income increases.

Quotes from the UN during the Year of Microcredit:

Gender equity is essential to achieve the MDGs.

Microcredit provides women with financial tools to increase their incomes through small businesses.

Another avenue for increasing income for poor women is through microenterprise development.

Because of the interconnection of financial power and women, microfinance has an active role in improving economic equality.

Increased economic power enables women to improve other areas of their – and their children's lives.

Women's rights to own and accumulate assets are enhanced by their access to financial tools, such as microfinance, for housing renovation and development.

Furthermore, property rights can impact women's ability to leverage their assets through credit and invest in opportunities to grow their wealth.

Then:

- To establish gender equality and eradicate poverty and hunger, someone must provide women with a means to effective property ownership, legal access to security rights, and business opportunities.

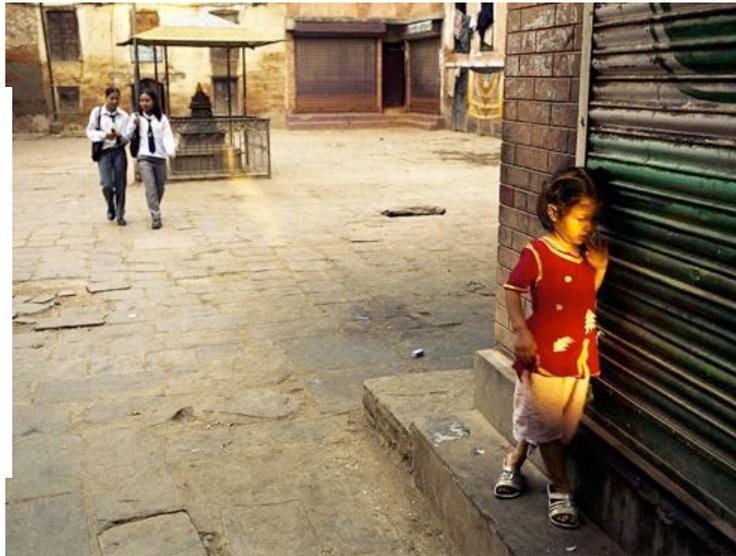
Therefore:

- Microcredit organizations provide these opportunities, which are essential in nations where societal, political, and cultural norms prevent women from establishing their own, independent, means of income.

Most importantly:

- ♀ **The impact of these small loans expands beyond the borrower's personal finances.** Investments that female micro-entrepreneurs make in their families awaken impoverished villages to the light of hope and include improvements in income (50 % higher than in other villages), literacy rates, nutritional health, school enrollment, and contraceptive use, thus reducing poverty and malnutrition in their communities.

Young girl in Nepal's capital



Questions for Discussion:

Obviously, microcredit operates within a small business model. Can these small businesses have a large enough effect on developing nations who already struggle to compete in a global economy?

If so, how? And what does it mean for global industry?

If not, is microcredit simply a temporary improvement that must lead to larger, humane industry in these nations?

Data reported by the United Nations on the effects of Microcredit:

- ❖ “Microfinance programs from different regions report increasing decision-making roles for women clients, according to the research of Susy Cheston and Lisa Kuhn. For example, the Women's Empowerment Program in Nepal found that 68% of its members were making decisions on buying and selling property, sending their daughters to school, negotiating their children's marriages, and planning their family.
- ❖ “Becoming a microfinance client has led to increased self-confidence in women and improved status within the community, according to results of Freedom from Hunger studies in Bolivia and Ghana. Participants in Ghana played a more active role in community life and community ceremonies, while participants in Bolivia were actively involved in local government.”

Microcredit is much more than simply an income generation tool. By directly empowering poor people, particularly women, it has become one of the key driving mechanisms towards meeting the Millennium Development Goals, specifically the overarching target of halving extreme poverty and hunger by 2015. -- **Mark Malloch Brown, Administrator of the UN Development Programme (UNDP)**

Voices: In Their own Words

“I already had six goats but our family still needed more money to survive. Through microcredit from Lending Promise, I was able to buy two more goats. My monthly income has increased up to 700 rupees (\$15 –more than 10 percent of the family’s previous income) and now I can provide enough food for my family.”



Babita
Gorai of
Holoigoria
Village in
West
Bengal,
India

“With a loan from Lending Promise, I bought a cow. And now, through selling the milk, I am helping my family and at the same time, I am becoming self empowered.”

Minati Kundu of Bhairabpur Village in West Bengal, India



Meeting Resources



Books
Nonfiction

We Need to Go to School: Voices of the Rugmark Children

by **Tanya Roberts-Davis**

In their own words, Nepalese children from age 11 to age 15 tell how they became involved in an exploitive rug-making trade. The book includes how the Rugmark rehabilitation center removes children from these factories to be educated. Illustrated with the Nepalese children's photographs, drawings, and an occasional poem or diagram, the book is a strong depiction of life for many children.

It serves as a call to child advocates or would-be middle school

advocates who may grow up to make a difference for other children. Ages 9 and up. --Susan Hepler B&N

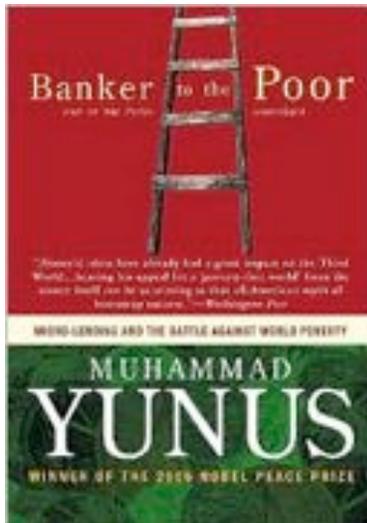
Young Adult Fiction:

Sold by Patricia McCormick

This hard-hitting novel told in spare free verse poems exposes the plight of a 13-year-old Nepali girl sold into sexual slavery. Through Lakshmi's innocent first-person narrative, McCormick reveals her gradual awakening to the harshness of the world around her. Readers will admire Lakshmi's



grit and intelligence, and be grateful for a ray of hope for this memorable heroine at book's end. —Publishers Weekly



Adult Nonfiction:
***Banker To The Poor: Micro-Lending and the Battle Against World Poverty* by Muhammad Yuna**

An inspiring memoir of the birth of microcredit, the book is written in a conversational tone that makes it both moving and enjoyable to read. After witnessing the cycle of poverty that kept many poor women enslaved to high-interest loan sharks in Bangladesh, Dr. Muhammad Yunus lent money to 42 women so they could purchase

bamboo to make and sell stools. In a short time, the women were able to repay the loans while continuing to support themselves and their families. With that initial eye-opening success, the seeds of the Grameen Bank, and the concept of microcredit, were planted. --Shawn Carkonen

Fair Trade Shopping

Beautiful placemats and napkins, made by a Fair Trade women's cooperative

<http://www.earthscreen.com/search?q=placemat>

Table runners and napkins! Inexpensive and from another women's cooperative

<http://www.globalexchangestore.org/category-s/129.htm>

And my new favorite store with adorable felt bags from Nepal - if you purchase something here let them know you saw it on the DFW website! Scroll down to see the bags.

<http://earthdivas.com/ProductCategories.aspx?search=felt>



Films:

Small Fortunes: Microcredit and the Future of Poverty

Small Fortunes is a one-hour documentary that premiered on PBS October 27, 2007. Produced by award-winning filmmakers Sterling Van Wagenen and Matt Whitaker, Small Fortunes describes the impact that microcredit is having throughout the world through the stories of eleven micro entrepreneurs. Show clips in your meeting or have a chapter movie night!
<http://video.google.com/videoplay?docid=-1640009667534997960#>

Articles

“Millions for Millions” by Connie Bruck

Helpful as a preliminary source to frame the debate over microcredit and its future in the world, this piece from *The New Yorker* summarizes the dialogue concerning microcredit and its effectiveness at alleviating poverty for those of the Global South. Link to article:

http://www.newyorker.com/archive/2006/10/30/061030fa_fact1?currentPage=all

“The Evolution of Microfinance” by Rob Kreiger

This basic introduction to the history of microcredit and its modern day manifestations found at <http://www.pbs.org/frontlineworld/stories/uganda601/history.html>

--Carolyn Mayers

The Association for Craft Producers (ACP) is a local, not for profit, fair trade organization providing design, marketing, management, and technical services to low-income Nepalese craft producers.

<http://www.acp.org.np/index.php>

A percentage of the sale of books listed goes to Lending Promise.

<http://www.lendingpromise.org/index.php?page=Shop>



Girl and Yaks caring Family's belongings in Khumbu region of Nepal near Mt. Everest

Hospitality and Cuisine

INTRODUCTION TO NEPALI CUISINE

The Nepali cuisine, also known as the cuisine of the Himalayas, is unique in that it incorporates two great culinary traditions of the region--Indian and Tibetan--into a mainstream culinary culture of its own, which reflects the geographic and demographic diversity of the Himalayas.

Nepal, a tiny country by any geographic measurement, stretches from the lowlands of the sub-

tropical Terai plains in the south to the highlands of the Himalayas, as dominated by the majestic reign of Mt. Everest, in the north. Hence, Nepal has resurrected its own unique cultural identity into a harmonious food culture, combining different traditions of different indigenous cultures.

The Nepali staples consist primarily of rice, wheat, corn, and lentils coupled with fresh vegetables and meats.

A typical Nepali every-day meal will include ***Dal* (lentil soups), *Bhat* (steamed rice) and *Tarkari* (vegetable preparations), also known as "The Trinity,"** supplemented by some meat preparations. Typical Himalayan dishes include *Dals* (lentils preparations), *Tarkaris* (curried vegetables or meats), *Bhutuwas* (stir-fried meats or vegetables), *Sekuwas* (grilled meats or vegetables), *Choylas* (grilled meats marinated in seasoned mustard oil), *rotis* (bread preparations), *Momos* (stuffed dumplings), *Thukpas and Chow-Chows* (Himalayan stewed and stir-fried noodles), *Sukutis* (smoked barbeques), *Quantees* (meat or vegetable stews with sprouted beans), *Achars* (chutney or sauce preparations), *Chiya* (spiced or regular tea), and many others. Many Nepali dishes are derived from the great culinary tradition of the indigenous Newari culture, native to the Kathmandu Valley.



Women in Nepalese Rice Field

Nepali food, which is simple and subtle in flavor, is prepared by using unique blend of common ingredients and spices. Commonly used flavoring ingredients are garlic, ginger, cumin, coriander, turmeric, nutmeg, black pepper, chilies, onions, cilantro, and scallions. Also, distinct Himalayan flavors are derived from the use of such unique spices as *Timur* (Szechwan pepper, commonly used in marinades and achar) and *Jimbu* (Himalayan herb, used fresh or dry), found only in the Himalayas. In addition, most dishes are flavored with mustard oil, clarified butter (ghee), and sometimes Yak butter. A typical full-course Nepali meal would include an appetizer, a vegetable or lentil soup, two or more vegetable and meat preparations, and an achar or chutney, served with roti (flat wheat bread), steamed rice or rice pilaf, supplemented with a local beverage, such as yogurt drink (lassi), beer or liquor, and followed by a dessert and tea.

Any questions at all, on any of the following recipes, please contact me, Carolyn Mayers, at crmayers@mac.com.

From <http://nepalicooking.tripod.com/index.htm>

For Szechwan pepper, go to <http://www.penzeys.com/>

For some wonderful Tibetan recipes, including dessert and momos, go to

<http://www.diningforwomen.org/sites/default/files/Making%20Connections%20oneheart4->



Snacking: Snacks such as bread, chura (beaten rice), roti (flat bread, pictured here), curried vegetables, milked tea are generally eaten in between the two big meals.

THE RECIPES

Tamatar Achar (Tomato Sauce or chutney)

Adapted from <http://nepalicooking.tripod.com/achar.htm#Tomato%20Achar>

A typical condiment used to enliven any of the following dishes. The original recipe called for roasting the tomatoes first. That step is not necessary if you use the canned roasted tomatoes indicated below. There are MANY different recipes in the site referenced above – so browse and enjoy! Serves 8.

1T oil of choice
1t cumin seeds
1T mustard seeds
1 jalapeno pepper, seeded and minced
1/8-1/4t ground cayenne pepper
1T minced garlic
1T minced fresh ginger
1t Szechwan peppercorns, coarsely ground
1T lime juice
1-14oz. can Muir Glen Fire Roasted Tomatoes, or diced tomatoes
salt



Garnish

1T oil

10 cloves garlic, thinly sliced

Fresh cilantro, chopped (optional)

Heat oil in a medium saucepan over medium heat. Add cumin and mustard seeds and heat for about 30 seconds. Add jalapeno and cayenne, garlic, ginger, Szechwan pepper and lime juice and cook, stirring, for about 2 minutes. Add tomatoes and ¼ teaspoon or more salt to taste, and cook for about 5 minutes. Remove from heat and allow to cool slightly. While sauce is cooling prepare the garnish by frying the sliced garlic in oil until it just starts to turn golden. Set aside. Place tomato sauce in blender or food processor and puree, adding a few tablespoons of water to make it a sauce consistency. Transfer sauce to a bowl and stir in garlic oil mixture and chopped cilantro, if using. Refrigerate two hours or more before serving.

Nepali Dal (Nepali lentil “soup”)

Adapted from <http://nepalicooking.tripod.com/soup.htm#Dal>

Typically, this would be made with black lentils, and if you can find them by all means use them, and increase cooking times accordingly. Red split lentils are used here and are also authentic. This is delicious, easy and fast! Dal Bhat, the standard Nepali fare, is simply a soupy dal like this one served with plain, steamed rice, preferably basmati.

Serves 6 – 8.

2c red split lentils, or any lentil (adjusting cooking times as needed)

3T oil of choice or ghee (clarified butter)

1t turmeric powder

1T minced fresh ginger

1 ½ t cumin powder

1t to 1T red pepper flakes, or equivalent of ground cayenne, approx. 1/2t

1c onion, diced

1t minced garlic

5 – 6c water or unsalted/low-sodium broth of choice

Salt and black pepper to taste

Optional garnish

1T ghee

1T minced garlic

1t cumin seeds

2t minced fresh ginger

Rinse lentils. Place in a bowl with warm water to cover and soak – for red lentils soak for 1 hour and drain. For other lentils soak 4 hours and drain. Set aside. Heat oil or ghee in medium to medium-large saucepan over medium heat. Add turmeric, ginger, cumin and pepper flakes and cook a minute or two. Add onion and cook 6 minutes or until onions soften. Add garlic and cook 1 minute. Add drained lentils and stir to coat with spices. Add 5 cups of water, carefully as it will splutter. Increase heat to high and bring to a boil. Stir well, reduce heat to low and simmer partially covered, stirring occasionally, for about 20 minutes for red lentils, longer for others, adding water or broth if it becomes too thick. This is meant to

be a loose dal, but make it whatever thickness you prefer. If you want it thicker, remove the cover for the last 5 minutes or so of cooking. When the lentils are very tender, add salt and black pepper to taste (it needs salt). While dal is cooking, prepare optional garnish, if using, by heating ghee over medium heat in a small skillet. Add garlic, ginger and cumin seeds and cook, stirring, for 2 minutes. Stir into cooked lentils and serve with rice.

Pala Wala or Palak Sadheko (Spiced Sauteed Spinach)

Adapted from <http://www.nepalhomepage.com/society/recipes/sd-palawala.html>

Simple and satisfying, this may be served at room temperature or cold. Couldn't be easier if you use frozen spinach. Fresh greens were used here, since they are in season, but instructions are given for both. Serves 6 – 8

1 bunch fresh kale OR 2 -10 oz. boxes frozen, chopped spinach, defrosted, drained
2T oil of choice
1t minced fresh ginger
1t minced garlic
1t cumin powder
1/4t ground cayenne pepper
salt to taste – start with 1/4t and work you way up if necessary

If using fresh greens, remove stems and tear into small pieces. Blanch greens by cooking in a large pot of boiling, salted water for 6 minutes, draining and rinsing with cold water. Set aside. Heat oil in a large skillet over medium-low heat. Add ginger and garlic and cook, stirring, for 4 minutes. Add cumin and cayenne and cook, stirring, for 2 more minutes. Add spinach or greens and cook approximately 5 minutes, possibly a bit longer if using greens. Add salt to taste, stir and remove from heat. Serve at room temperature or cold, as a salad-like course.

Chaiu Ko Tarkari (Quick Mushroom Curry)

Adapted from <http://www.food-nepal.com/recipe/R039.htm>

This is another quick (thus the name!) and easy recipe. Even those who feel they don't have time to cook can get this one or the one above done in about half an hour!

Serves 4 - 6, easily doubled



1T oil of choice
1T minced fresh ginger
½ t turmeric powder
1/4t cumin powder
½ t garam masala
1 medium onion, chopped
1t minced garlic
1-10oz. box mushrooms, sliced
½ - ¾ c canned, chopped tomatoes
½ c frozen peas, thawed (optional, recommended)
salt to taste

Heat oil in large skillet over medium heat. Add ginger, turmeric, cumin and garam masala and cook, stirring, for one minute. Add onion and sauté for 6 – 8 minutes or until softened. Add mushrooms and garlic and cook, stirring, for about 5 minutes. Add tomatoes, and peas if using, and cook 5 more minutes, or until slightly thickened. Add salt to taste, stir and serve.

Lamb Thupka (Himalayan Lamb Noodle Soup)

Adapted from http://www.explorenepal.com/recipe/meat/?i=lamb_thupka

This lamb noodle soup is delicious, but does require a bit more work than the other recipes, so feel free to explore and try another recipe from this site if you like – perhaps one for the grill. Chicken may also be used here. Beef is not really eaten in Nepal, fyi. This recipe uses more meat and less noodles than the original – feel free to experiment with proportions!

Serves 6 – 8

½ lb. or more spaghetti
2T cooking oil, more if necessary
1 lb. tender lamb, sliced into thin, ¼ inch by 2 inch slices, approximately (or chicken)
1 ½ T minced ginger
½ t turmeric powder
½ t Szechwan pepper, coarsely ground
1 large onion, chopped
1T minced garlic
2 jalapenos, seeded and minced
1 14 oz. can chopped tomatoes
2 carrots, peeled and thinly sliced
1 - 10 oz. box frozen chopped spinach, thawed and drained
3c low sodium chicken broth, or more if you want it more soupy
Salt and ground black pepper to taste

Cook spaghetti according to package directions, undercooking just a bit. Toss with a bit of oil to prevent sticking and keep warm, covered, in a low oven. Heat oil in large skillet or large, wide saucepan over medium-high heat. Add lamb and cook, stirring constantly, for about 4 minutes. Remove lamb and set aside. Leave any juice that has accumulated in the pan. Over medium-high heat, reduce liquid until almost all evaporated, and add another tablespoon of oil if needed. Reduce heat to medium and add ginger, turmeric and Szechwan pepper and cook, stirring about a minute. Add onions and cook 6 minutes. Add garlic and jalapenos and cook, stirring, another 2 – 3 minutes. Add tomatoes and broth and bring to a boil. Cook for 3 minutes. Add carrots, boil for another minute. Stir in spinach, reduce heat to medium and cook 2 minutes. Add lamb and cook 2 – 3 more minutes. Place noodles in bowls and serve hot soup over noodles. Serve with tomato achar condiment.

Thanks to Carolyn Mayers for fair trade shopping suggestions and recipes.

Sources:
wikipedia.org
oxford.com
changingthepresent.org
Lending Promise
yearofmicrocredit.org
nationalgeographic.com

indiamarks.com