



Dining for Women

## Food for Thought

February 2010

### Promoting Gender Equality Through Microcredit

*"Give a man a fish, he'll eat for a day. Give a woman microcredit, she, her husband, her children and her extended family will eat for a lifetime."*

-- Bono

#### **What's the difference between microcredit and microfinance?**

“**Microcredit** refers to very small loans for unsalaried borrowers with little or no collateral, provided by legally registered institutions.

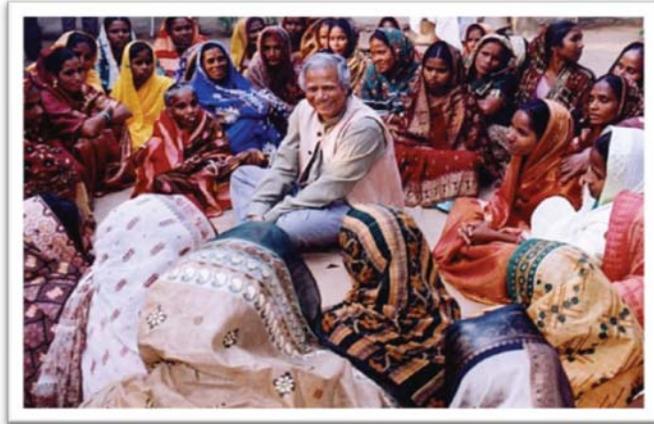
**Microfinance** typically refers to microcredit, savings, insurance, money transfers, and other financial products targeted at poor and low-income people. **The most common microfinance product is a microcredit loan—usually less than \$100. These small loans are enough for hardworking micro-entrepreneurs, usually women.**



**Microfinance** refers to a movement that envisions a world in which low-income households have permanent access to a range of high quality financial services to finance their income-producing activities, build assets, stabilize consumption, and protect against risks. These services are not limited to credit, but include savings, insurance, and money transfers.” --The Microfinance Gateway [www.microfinancegateway.org](http://www.microfinancegateway.org)

“Traditionally, microfinance focused on providing very small loans (microcredit) to the poor to help them engage in productive activities. But a much broader range of financial services—deposit services, money transfer services, and micro-insurance—can help poor people to build assets, increase their income and reduce their vulnerability to all types of risks. **Microfinance allows poor people to manage their financial lives and plan for their own futures.**” --The World Bank

## The Birth of Microfinance



The concept of microfinance started in 1976 when **Muhammad Yunus** founded Grameen Bank in Bangladesh, the first organization to receive attention for its success. Yunus made his first loan of \$27 to a group of 42 women so they could expand their bamboo furniture making business. **Grameen Bank created a new category of banking by granting**

**millions of small loans to poor people with no collateral—helping to establish the microcredit movement across the developing world** Grameen Bank now serves more than 7 million poor families with loans, savings, insurance and other services. The bank is fully owned by its clients and has been a model for microfinance institutions around the world. In 2006, Muhammad Yunus and Grameen Bank jointly received the Nobel Peace Prize.

**Unitus, DFW’s featured program this month, fights global poverty by accelerating the growth of microfinance—small loans and other financial tools for self-empowerment.**

### Microfinance and Women

When microfinance initiative began three decades ago, it was to a large extent gender neutral. The microfinance institutions (MFIs) sought to provide credit to poor entrepreneurs who had no assets to pledge as collateral and, consequently, were denied access to capital by banks. However, **it soon became clear that women entrepreneurs invested the profits from their businesses in ways that had a more profound impact on the lives of their families and communities.** Today, the combination of women and microcredit is powerful: Women use loans to start and grow life-changing businesses, and they are more likely than men to spend their earnings on education and medical care for their children.

**Women report increased confidence as a result of earning their own income and supporting their children, and are more likely to become more involved in their communities.**

As micro-entrepreneurs, women are often considered more valuable and respected by their spouses, leading to a decreased rate of domestic violence. In fact, the dynamic in many families appears to improve as men benefit from the household’s increased prosperity. **At its most successful, microfinance can help women break the cycle of poverty in a single generation.**

*“Soon we saw that money going to women brought much more benefit to the family than money going to the men. So we changed our policy and gave a high priority to women. **As a result, now 96% of our four million borrowers in Grameen Bank are women.**”*

--Muhammad Yunus

- **Women who succeed economically are empowered to make more choices:** “Microfinance offers women the chance to enter the public sphere as businesswomen, expanding their roles beyond housewife to breadwinner.” --The Asia Society
- **Studies show that low status for women obstructs a country’s to economic development.**
- **Microfinance elevates the status of women and girls:** “As women participate in the economy, they also become more involved socially and politically. Within their communities they may advocate for changes that will better their own lives and those of other girls and women.”-- The Asia Society
- **Microfinance is often good for the entire family:** “People have discovered that women’s participation in microfinance has led to an overall decrease in domestic violence in their household as the strains of poverty are lifted.” --The Asia Society

### Discussion Questions:

**Microcredit clearly impacts gender equality.** How might providing women in developing countries with microcredit impact the other United Nation’s Millennium Development Goals?

**A big obstacle for women living in poverty who seek microcredit is the lack of education.** Illiteracy and poor math skills make it difficult to start and run a business. Discuss the obstacles women in developing countries who seek microfinance may face, and how those barriers are --or might be-- overcome.

### Millennium Development Goals

*End Poverty and Hunger*

*Universal Education*

***Gender Equality***

*Child Health*

*Maternal Health*

*Combat HIV/AIDS*

*Environmental Sustainability*

*Global Partnership*

Sources:

The Microfinance Gateway [www.microfinancegateway.org](http://www.microfinancegateway.org)

The Asia Society [www.asiasociety.org/education-learning/for-students/global-topics/microfinance-and-women-the-micro-mystique](http://www.asiasociety.org/education-learning/for-students/global-topics/microfinance-and-women-the-micro-mystique)

Women’s World Banking

The World Bank

Unitus

## Voices

**Sabeeha: Dress Shop  
Owner**

**Client of: Unitus  
partner Grameen  
Koota**

*Some days, we had just one meal a day... and were forced to go hungry at night. Sometimes even getting one meal a day was very tough.*



*We had so many problems. Our life was full of struggle. I was so depressed... Upset every day. Then I joined Grameen Koota.*

*To come to our store, you have to come straight down the street. Inside, my glass display case, where I keep lining and thread... everything is strategically placed to attract the eye of the passing public... I sell bangles, lining material, fabrics, and I do some embroidery.*

*I have a friend called Shireen. She told me there is an organization, Grameen Koota, which lends money with low interest. She took me to the meeting. We formed groups of ten members each. They trained us. They told us if someone in the group can't make their payment... we will help one another and make up the difference. We were also told we would receive health insurance.*

*I agreed and was sanctioned my first loan of Rs. 10,000 {\$200}. I used it to set up my shop. Next, they gave me supplementary loan of Rs. 4,000 {\$80}. With this I purchased bangles and other fancy items required for my store.*

*I want to build a home for us, and to send our son to study engineering. He is my only child and I wish to secure his future. Grameen Koota has given us the chance to hope and dream again. These timely loans have changed my life. My dream is to expand the store, have more glass showcases, to display the thread neatly in boxes. I'll have to see how much I can achieve practically.*



**Lucy's Story**  
**Client of:**  
**Unitus Partner**  
**Grameen**  
**Koota**

*I used to earn Rs. 50 {about \$1} a day as a laborer, working in the fields. Some days, I fed the children in the morning, I couldn't feed them in the evening. We used to live in a small, thatched hut. It leaked when it rained and had no windows. We had to choose between rent and food. Life was extremely difficult for us. Though I wanted a better life for my family, I didn't have the means to achieve it.*

*Before the loan, I was not independent. But now, I am a business woman and the future seems brighter. We were miserable before, and we are happy now.*

*Grameen Koota is doing good work by supporting us and encouraging rural women to achieve financial independence. The men in our village protested against Grameen Koota. But women joined forces and told them Grameen Koota was for us only.*

*I feel we should stand up to the men and lead them instead of them leading us. We women have to be bold and courageous to achieve something in life. We need to use our strength and intellect to succeed.*

*I have granddaughters. I want to teach them to be independent like me. I don't know their future.*

*In my shop, I sell only small items. But I am planning to add new items. Like slippers, undergarments, and light bulbs. I wish to grow my business, but I don't know yet the size of my next loan. I'll have to wait and see.*

## **Resources**

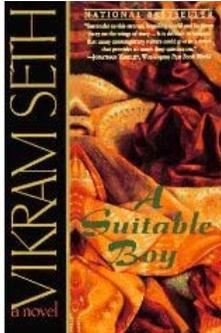
**Unitus film:** "Wealth of Opportunity: Microfinance in Person" at: [www.unitus.com/film](http://www.unitus.com/film)

**YouTube video:** <http://www.youtube.com/watch?v=uO3Jkmo73F0>

**Books:**

***A Suitable Boy* by Vikram Seth**

This novel is about a Hindu family trying to find a suitable husband for their younger daughter.



“The setting--India in the 1950s--is vividly realized: the enormity of the subcontinent, its overpowering heat, lush gardens, colorful festivals, and exotic foods. Memorable characters abound; not since Dickens has there been such a lively and idiosyncratic cast crowded into one novel. Drama is provided by the simmering conflict between Hindu and Muslim, which breaks out unexpectedly throughout the novel.”—Booklist

***A Fine Balance* by Rohinton Mistry**

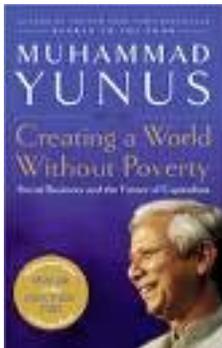
An Oprah Book Club selection and a Booker Prize finalist, this novel, set in 1970’s India, follows several main characters as they struggle through a caste system and corrupt government.

“A sweeping story, in a thoroughly Indian setting, that combines Dickens's vivid sympathy for the poor with Solzhenitsyn's controlled outrage, celebrating both the resilience of the human spirit and the searing heartbreak of failed dreams.”-- Kirkus Reviews



**Nonfiction:**

**Creating a World Without Poverty**

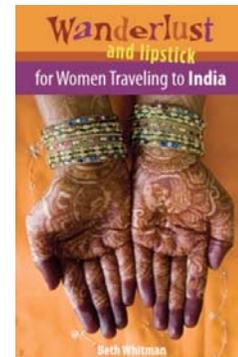


**By Muhammad Yunus**

Muhammad Yunus, Nobel Peace Prize winner, in his continuing fight to make poverty history, promotes a new type of enterprise. This book goes in depth explaining Yunus’s "Next Big Idea" social businesses and also presents some ideas on how corporations and individuals can take part in achieving a "world without poverty."

**Wanderlust and Lipstick: For Women Traveling to India**  
**By Beth Whitman**

Offers practical advice to women on the enormous rewards and myriad challenges of traveling in India. Included are tips on understanding the culture and dressing appropriately, personal anecdotes and advice from more than 35 women travelers, and a glossary of Hindi words.



Dining for Women members can also be involved with Unitus as field volunteers, interviewing microfinance clients on how these loans have changed their lives. A trip to India to collect this data will take place in late 2010. Details to be announced.

This September, Unitus will be taking a group of donors to the Himalayan Foothills to visit Unitus partner Mimo Finance. More details are available here.

<http://www.unitus.com/get-involved/experience-microfinance/join-an-upcoming-trip>

## Fair Trade Shopping

*Courtesy of Carolyn Mayers*



A gorgeous tablecloth, on sale at SERRV International

<http://www.serrv.org/Sale/Home/LastTextilesTapestries/35434.aspx>

Also on the SERRV site, baskets, produced by women. Use one to collect your checks!

<http://www.serrv.org/Gifts/Her/GiftHerHome/36888.aspx>

And cotton scarves made from recycled saris - use as a scarf OR table runner

<http://www.earthloversshopping.com/recycled-cotton-sari-scarves-beautiful-colors>

## Hospitality and Cuisine

Part of a dissertation on the cuisine of the region we are in this month, which can be found in its entirety at <http://www.indiasite.com/madhyapradesh/cuisine.html>

### Madhya Pradesh Cuisine

There's an old Indian adage, atithi devo bhava, a guest is as God. Over the centuries this has been drilled so deep into succeeding generations of Indians that hospitality is almost next to godliness here.

### The Hospitality of People

The people of Madhya Pradesh are a very warm and hospitable lot. In the villages, especially, the hospitality can be quite overwhelming. Appetizers, piping hot food, second helpings and desserts are offered to the visitor as if there's no tomorrow. **Refusing any course or helping is out of the question as it is taken as an insult to the host and his kitchen.**

### Delicacies of Cuisine

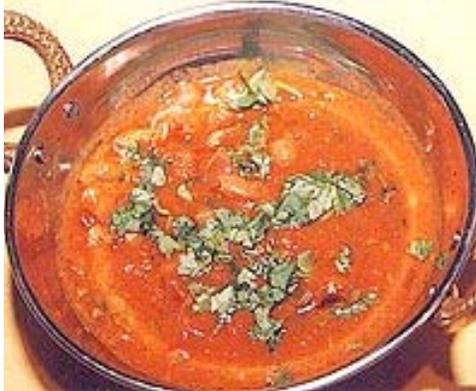
Indian meals are large, leisurely affairs with tables groaning under food and lots of heady (and heated!) conversation. Nobody believes in eating less of more here. If you like a dish you are expected to eat more of it; more often than not the hostess will serve you a generous second helping herself. It is good manners to praise a dish; if you churlishly refuse to, your considerate host will take offence. Refusal to eat even a single course can lead to a crowd of people fussing all over you, pressing alternative dishes. **At the end of a heavy meal if you burp don't be surprised to see an approving, indulgent smile playing on the hosts face.** Burping is a sort of Indian equivalent of my compliments to the chef; I liked the food so much I've stuffed myself silly.

*Courtesy of Carolyn Mayers*

## Recipes

*Courtesy of Carolyn Mayers and Shannon Gordon*

In addition to the recipes given below, there are already quite a few in previous months' Food for Thought and Making Connections.



### **Rajma (Red Kidney Beans)**

Adapted from

<http://www.indianfoodforever.com/punjabi/rajma.html>

This is fast and easy. Serve with the Jeera rice recipe given below, or plain rice, and a salad and you can have dinner ready in an hour. Serves 4.

2T oil or ghee (clarified butter)

1 medium onion, chopped

1 inch piece fresh ginger, peeled and finely chopped

3 cloves garlic, minced

1 jalapeno, finely chopped

a pinch to 1/4t cayenne, depending on how spicy you like things

¼ t turmeric powder

½ c tomato – this can be either canned diced, or sauce

½ t coriander powder

¼ t garam masala powder (ground Indian spice mixture)

salt

Heat oil/ghee in a medium saucepan over medium heat and add onions. Cook, stirring, for 5 minutes. Add ginger, garlic and jalapeno and continue cooking and stirring for another 5 minutes or so. Add the turmeric and cayenne and stir in. Add the tomatoes and cook another 5 minutes. Stir in the beans with their liquid, and the coriander, garam masala and about ¼ teaspoon of salt, or more to taste. Reduce heat to low and simmer, stirring occasionally, until thickened, about 15 minutes. Uncover for last 5 minutes of cooking if it seems thin.

### **Tarka Dal with Coconut Milk**

Adapted from

<http://www.ralpharama.co.uk/item.php?itemid=613&page=Tarka+Dal+with+coconut+milk>

By far the best dal I have ever had, at home or in a restaurant. While roasting and grinding the seeds is really worth it for the depth of flavor, you can get away with just adding pre-ground spices. Thick and creamy. And it does NOT taste like coconut, for those of you who are coconut averse!

**Serves 6 generously.**

1c red split lentils, rinsed and drained

1c water

1 14oz. can coconut milk (I used light)

pinch cayenne

1t roasted and ground coriander seeds

1t roasted and ground cumin seeds

½ t roasted and ground mustard seeds  
1-2T oil of choice (I used coconut)  
1 jalapeno, minced  
1 medium onion, minced  
1 inch fresh ginger, peeled and diced  
½ t cinnamon powder  
½ cup diced canned tomatoes, or more to taste  
salt

Roast the seeds in a small skillet over medium high heat for a few minutes. Watch closely or they will behave like popcorn. Let cool and grind, either in a mortar and pestle, or clean coffee grinder, or spice grinder. Place the lentils, water, coconut milk, cayenne and half of the ground spices in a medium saucepan and bring to a boil. Stir, reduce heat to low and cook, uncovered, for approximately 20 minutes, stirring frequently, until lentil are soft. Be aware that they will stick a little towards the end. Meanwhile, heat oil over medium heat in a medium skillet and add the onions and jalapeno. Cook, stirring, for about 5-7 minutes or until onions are a bit soft. Add the rest of the ground spices, the ginger and the cinnamon and cook a minute or two, stirring. Stir in the tomatoes, and cook for another minute. Add this mixture to the cooked lentils, with at least ¼ teaspoon of salt (it most likely needs more) and stir well. At this point you may serve it, hot, or just let it sit until the rest of your dinner is ready. Reheat gently, adding just a bit of water if needed and stirring to prevent sticking.

### **Jeera Rice (Cumin Rice)**

Adapted from <http://www.creative-cooking-corner.com/rice-recipes.html#jeerarice>

One of the easiest Indian recipes you will find. Serve with anything.

Serves 4 – 6.

1T ghee or oil  
1t cumin seeds  
pinch ground cloves  
¼ t coarsely ground black pepper  
½ t garam masala powder  
1c basmati rice, rinsed, soaked for 20 minutes and well-drained  
2c hot water  
salt to taste about ¼ t

Heat the oil or ghee in a medium saucepan over medium-high heat. Add the cumin seeds and cook for about a minute, then add the pepper and clove. Stir. Add rice and stir for a minute or two to slightly roast the rice and coat it with the oil. Turn the heat to high, add the hot water, (be careful – it may splatter) salt and garam masala and bring to a boil. Stir once, reduce heat to a low simmer and cook, covered, for about 15 minutes. Turn off heat and let stand for 5 minutes before serving.



### **Bandhakopir Dalna (Dry Cabbage Curry)**

Adapted from <http://www.ivu.org/recipes/indian-veg/band.html>

Once the prep is done this only takes about 10 minutes to finish. You could also add tomatoes, and/or omit the peas.

Serves 4

2T oil or ghee  
1T turmeric powder  
¼ t cayenne powder  
1T cumin powder  
1t coriander powder  
1T fresh ginger, peeled and diced  
1 bay leaf  
½ medium head green cabbage, thinly sliced  
water  
1 medium to large red potato, diced into tiny, pea sized pieces  
½ c frozen or fresh green peas  
salt and sugar to taste

Put all the dry spices into a small bowl. Heat the oil or ghee in a large skittle or wok over medium-high heat and add the dry spices. Stir for a minute. Add the cabbage and sprinkle with ¼ teaspoon of salt and 2 or 3 tablespoons of water. Cover and cook 2-3 minutes, stirring once. Add ginger, bay leaf, potatoes and about 1/3 cup of water, stir well, cover and cook for about 3 more minutes. Add the peas, stir and cook another 3-4 minutes, or until peas and potatoes are cooked. Taste and add more salt if needed, and a little sugar to taste. Reduce heat and simmer a minute or two more, uncovered, until most of the liquid is evaporated.

### **Simple Rojan Josh (Simple Red Meat/lamb)**

Adapted from

[http://www.bbc.co.uk/food/recipes/database/simplelambroganjosh\\_67784.shtml](http://www.bbc.co.uk/food/recipes/database/simplelambroganjosh_67784.shtml)

**Very spicy – reduce the amount of cayenne if you don't like your food hot.**

**Serves 4.**

3 cloves garlic  
1 medium onion, coarsely chopped  
1 inch fresh ginger, peeled and coarsely chopped  
½ t ground cinnamon  
1t cumin powder  
1t ground coriander  
1t paprika  
1/4 -1/2 t cayenne powder  
½ t mild curry powder  
¼ t ground black pepper  
2-3T tomato paste  
½ t salt  
2T oil or ghee  
1-1¼ lbs. lamb stew meat in bite size pieces  
½ t ground cardamom  
approximately 1 cup water

In a food processor, puree the garlic, ginger, onion, tomato paste and salt, and all of the ground spices EXCEPT the cardamom. You may need to add a little water to help it blend together. Heat oil or ghee in medium-large casserole or heavy skillet over medium high heat and add the lamb and cardamom. Cook, stirring, for about 5 minutes or until the lamb begins to brown. Reduce

heat slightly, stir in the onion spice paste and cook, stirring, for about 5 more minutes. Pour in the water, stir well and reduce heat to low. Simmer, covered, stirring occasionally, for about 45 minutes or until the meat is tender and the sauce is thickened, removing the cover near the end of cooking if necessary to thicken the sauce, or, alternately, adding more water if needed to prevent sticking. The gravy should be thick but not quite paste like. Allow the dish to rest 5 minutes before serving.

### **Chicken Breasts Baked with Green Chilies and Onions (oven ki murghi)**

Adapted from Madhur Jaffrey's Quick and Easy Indian Cooking

For the sauce:

2 T. tomato paste  
1 T. Dijon mustard  
1 t. ground cumin  
1 t. garam masala  
1 T. fresh lemon juice  
½ t. salt  
¼ t. cayenne pepper  
1 cup heavy whipping cream

For the chicken:

4 boned, skinned chicken breasts halves (about 1 ¼ pounds)  
Salt and pepper as needed  
4 T. vegetable oil  
1-inch stick cinnamon  
6 cardamom pods  
6 whole cloves  
1 medium sized onion, peeled and cut into fine half rings  
1-inch piece fresh ginger, peeled and cut into fine slices, then fine strips  
1-3 fresh hot green chilies, cut diagonally into fine strips  
½ t. black or yellow mustard seeds  
1 clove garlic, peeled and finely chopped

Preheat oven to 350. Put the tomato paste in a bowl; add 1 T water and mix. Add all the remaining ingredients for the sauce in the order listed, mixing as you go. Salt and pepper the chicken pieces generously on both sides. Put 3 T of the oil in a nonstick frying pan and set over high heat. When the oil is hot, put in the cinnamon, cardamom pods, and cloves. Ten seconds later, put in the chicken pieces in a single layer and brown them on both sides. Remove the chicken with a slotted spoon and place in an oven proof dish in a single layer. Put the onion, ginger and green chilies into the oil that remains in the frying pan. Stir and fry them until they are light brown in color. Remove with a slotted spoon and spread evenly over the chicken pieces. Add the last remaining table spoon of oil to the frying pan and let it heat. Put in the mustard seeds. As soon as they pop (just a few seconds), put in the garlic. Stir. As soon as it starts to brown, pour in the sauce. As soon as the sauce starts to heat up and bubbles, pour it over the chicken without displacing the onion mixture. Place the ovenproof dish, uncovered, in the oven and bake for 25 minutes. Remove and discard the cinnamon stick, cardamom pods, and whole cloves, and serve immediately.

### **Rice with Mushrooms and Mustard Seeds (khumbi chaaval)**

Madhur Jaffrey's Quick and Easy Indian Cooking

2 cups long-grain white rice

3 T. vegetable oil

½ t cumin seeds

½ t black or yellow mustard seeds

1 slice onion (1 ounce) onion, peeled and cut into fine half rings

10 medium-sized fresh mushrooms, sliced lengthwise

2 ¾ cups chicken stock or water

½ -1 t. salt

Put the rice in a bowl and wash well in several changes of water. Drain and leave in a strainer set over a bowl. Put the oil in a heavy saucepan and set over medium-high heat. When the oil is hot, put in the cumin and mustard seeds. As soon as the mustard seeds begin to pop (just a few seconds), put in the onion. Stir and fry until the onion browns a little. Put in the mushrooms and stir for a minute. Now put in the drained rice and stir for a minute. Put in the stock or water and salt. Bring to a boil. Cover tightly, turn the heat to very, very low and cook for 25 minutes.

### **Cauliflower with Ginger, Garlic and Green Chilies (sookhi gobi)**

3 T. vegetable oil

½ t. cumin seeds

½ t. yellow mustard seeds

3 cloves garlic, peeled and finely chopped

1 inch piece fresh ginger, peeled and cut into fine shreds

1 pound cauliflower (4 heaping cups and not cut too small)

1-3 fresh hot green chilies

Salt and pepper

½ t. garam masala

1/8 t. cayenne pepper

Put the oil in a wok and set over medium-high heat. When the oil is hot, put in the cumin and mustard seeds. As soon as the mustard seeds start to pop, put in the garlic, ginger, cauliflower and green chilies, all at the same time. Stir and fry for 5 to 7 minutes, or until the cauliflower has turned somewhat brown. Now put in the salt and pepper, garam masala, and cayenne pepper, and give the florets a good toss. Put in ¼ cup water and cover the wok immediately. Cook for 2 minutes and serve.