

# Micro-Credit, Poverty and Empowerment Linking the Triad



Editors  
Neera Burra  
Joy Deshmukh-Ranadive  
Ranjani K. Murthy



# Micro Credit Poverty And Empowerment Linking The Triad

**Debalina Banerjee**



### **Micro Credit Poverty And Empowerment Linking The Triad:**

*Micro-Credit, Poverty and Empowerment* Neera Burra, Joy Deshmukh-Ranadive, Ranjani K Murthy, 2005-11-05 Two persistent problems that affect a significant portion of Indian women are poverty and violation of their human rights In recent years micro credit has come to be viewed as a vital tool to ameliorate both conditions However there are few studies in the Indian context which test the validity of the assumption that there is a linear link between micro credit poverty reduction and women s empowerment This important and thought provoking volume brings together revealing case studies of micro credit interventions made by six non governmental and quasi governmental bodies in five states of peninsular India several of which have been supported by the United Nations Development Programme UNDP The six case studies are diverse in terms of their socio economic and geo political contexts the nature and ideological orientation of the intermediary organizations the groups targeted by the projects exclusively women or men and women and the life spans of the projects Despite their differences all the studies offer useful lessons on the institutional structures and processes that do or do not facilitate women s empowerment and poverty reduction while exploring the potential and limitations of micro credit to achieve these twin goals Micro-credit, Poverty and Empowerment, 2005 Micro credit is seen as a vital tool for poverty alleviation the empowerment of women in developing societies This volume examines micro credit interventions in India

**Small and Medium Enterprises Under Globalisation**, 2009 Abstracts of papers presented during a seminar ,

**Boundaries of the Self** Debalina Banerjee, 2014-06-02 This book addresses the intersections between gender and identity by critically examining female spaces It has famously been argued that men and women are made in culture As such this volume explores how spaces social political cultural historical and even cyber affect the creative personal urban and global identities of women The scholarly approaches of the contributors here probe into these spaces and analyze the problematic of gender identities as they are constructed reconstructed or deconstructed through processes of appropriation subversion and signification The functional politics of patriarchy influences a range of networks that include social cultural political and religious archetypes This book will open new vistas in women s studies through dialogues and discussions on the various facets of Space and how in turn they generate the rhetoric of agency and power or again how they annihilate attempts at emancipation and empowerment Furthermore the book explores the diversity of women s experiences and their contributions across cultures and examines knowledge and practices in the light of gender differences suggesting new ways to conceptualize the relations between the self and the ever changing global communities Its interdisciplinary nature drawing on the humanities arts social sciences will give it a wide readership among students teachers and researchers In addition since women s studies is one of the most sought after academic disciplines of the contemporary academic world this book will generate interest and contribute to the dynamic nature of women s studies research Agriculture: Innovation, Strategy & Technology in 21st Century - Volume I Dr. Anukrati Sharma Megha Goyal, **Emerging Women's Livelihood**

**Collectives in India** H. S. Shylendra, 2025-04-16 With an overarching conceptual framework and a synthesis of findings this book is a unique collection of the experiences of twenty diverse cases of women's collectives holding critical lessons for livelihood enhancement and women's empowerment. The book is the result of a collaborative project between the development organisation viz PRADAN working to strengthen women-led collectives under the National Rural Livelihood Mission NRLM and a group of development and management scholars hailing from the Institute of Rural Management Anand IRMA. Based on the documented cases using immersive methods and a feminist perspective, the book provides a critical analysis of the agency displayed by women and their collectives with the potential to induce changes in the socio-economic status of women hailing from disadvantaged sections. Inclusion, governance and leadership, financial intermediation, livelihoods and social action are the major outcome dimensions of the collectives examined in the book as highlighted under SDG 5 which calls for ensuring women's effective participation and leadership and reforms to give women equal rights to economic resources. While the conceptual framework helps unravel the complex interlinkages visualised between women livelihoods and collectives, the cases in themselves and the synthesis objectively depict the lessons and challenges encountered by the collectives given the entrenched gender relations and the neoliberal policy narratives. This book serves as a source of real case studies for teaching and training, a reference work for researchers and a guidance book for policymakers and practitioners.

**India's Transforming Financial Sector** Manoranjan Sharma, 2007 India has entered the second stage of financial sector development where market forces are helping in resources allocation and efficient price discovery process. The harmonization of regulatory institutions and devising of new financial architecture is necessary to enhance the resilience of India's financial sector and reduce the fragility of some financial institutions. High exposure in government securities, government guaranteed loans, improper valuation of collaterals, vulnerability to interest rate cycle, still high level of NPAs, unsatisfactory corporate governance and disclosures, inadequate surveillance, stock market volatility, risk concentration and policy failure cause concern. This necessitates improving transparency and governance, resolving failure in the industrial and financial sector, de-linking government and private sector, fostering innovation and improving the supervisory and regulatory infrastructure. Given the debilitating impact of financial sector crisis on the economy, the stability of the financial sector should be the goal of the economy. Financial stability can be strengthened by improved financial infrastructure, enhanced competition and restructured segments of financial system. Reform measures enhanced efficiency and stability of the banking system in India. Indian banks are well placed compared with their counterparts in developed countries but there are persisting issues of removal of structural barriers to competition, privatisation of banking system, radical restructuring, downsizing of the balance sheet, recapitalisation and eventual privatisation of the financial institutions, withdrawal of quantitative credit controls and directed credit and modernisation of the payment system. The inexorable process of economic reforms must continue to slash poverty and

Support Sustainable Development While Strengthening Financial Institutions This Overarching Goal Of Development Needs A Renewed Thrust On Financial Sector Reforms The Papers Included In The Present Book Cover Large Areas But All Coalesce Into The Central Theme Of India S Transforming Financial Sector It Is Hoped That The Book Will Prove Useful To A Wide Cross Section Of The Reading Public Including Scholars And Academics The Government Executives International Institutions Business Communities And Planners And Policymakers

*Gender & Social Protection Strategies in the Informal Economy* Naila Kabeer, 2014-03-21 The vast majority of the world s working women particularly those from low income households in developing countries are located in the informal economy in activities that are casual poorly paid irregular and outside the remit of formal social security and protective legislation This book examines the constraints and barriers which continue to confine women to these forms of work and what this implies for their ability to provide for themselves and their families and to cope with insecurity It develops a framework of analysis that integrates gender life course and livelihoods perspectives in order to explore the interactions between gender inequality household poverty and labour market forces that help to produce gender differentiated experiences of risk and vulnerability for the working poor Drawing on practical experiences from the field It uses this framework to demonstrate the relevance of a gender analytical approach to the design and evaluation of a range of social protection measures that are relevant to women at different stages of their life course These include conditional and unconditional social transfers to reduce child labour and promote children s education child care support for working women financial services for the poor employment generation through public works and different measures for old age security The book stresses the importance of an organised voice for working women if they are to ensure that employers trade unions and governments respond to their need for socio economic security Finally the book synthesises the main lessons that emerge from the discussion and the linkages between social protection strategies and the broader macro economic framework A book that will be of interest to a wide range of readers those in the fields of economics sociology and gender studies as also activists and policy makers

*Rethinking Gender in Development Practice* Emily Finlay, Patrick Kilby, Rochelle Spencer, Joyce Wu, 2024-07-12 Rethinking Gender in Development Practice is about the ways in which issues of gender including violence against women and girls entrenched gender roles and expectations the exclusion of non binary genders and the participation of disempowered genders affect and are affected by development practice This volume which pulls together papers from Development in Practice provides accounts from researchers and practitioners working with women in countries from Africa to the Pacific The book offers a global perspective but with the inclusion of local voices on the way gender can impact daily living in the Global South This book includes groundbreaking articles by some of development studies most well known scholars which are interspersed with more recent publications that address urgent issues of gender in development practice Targeted at development practitioners and academics from across the world this book reveals the plight of those from the Global South who do not identify as men and offers examples of how NGOs

targeted programs enhanced participation in decision making processes and the interrogation of established discourse on gender can assist in transforming lives      *Rural Microfinance and Microenterprise* Amitabh Bhatnagar,2008 Contributed articles on microfinance and small business in India      *Saris on Scooters* Sheila McLeod Arnopoulos,2010-04-12 Short listed for the 2010 National Business Book Award Renowned author and journalist Sheila McLeod Arnopoulos uses her talent for investigative reporting to take us deep into the poorest villages in India Yet far from being passive victims of their circumstances the women who live there have joined forces and are making astute use of microcredit to break the cycle of poverty Microcredit was made famous by Bangladeshi economist Muhammad Yunus and consists of very small loans made primarily to women for the production of essential commodities or to start small businesses Basing the book on a number of trips to India between 2001 and 2008 Arnopoulos shows her sense of solidarity and desire for authenticity by sharing the daily life of these villagers The first person account of her extensive travels focuses primarily on these women s inspiring success stories After witnessing many such situations first hand she believes that these villages have a potential strength equal to that of the modern high tech cities in India      **Handbook of Research on Globalization, Investment, and Growth-Implications of Confidence and Governance** Das, Ramesh Chandra,2015-04-30 The global economic crises of recent years have offered some sobering lessons compelling economists political scientists and policymakers to reconsider traditional theories regarding the cultivation of developing nations The Handbook of Research on Globalization Investment and Growth Implications of Confidence and Governance seeks to empirically explore the relationship between a number of variables including consumer confidence private sector performance and governmental regulation Targeting academics social scientists financial professionals and lawmakers this book seeks to categorize and analyze developing economies in a post crisis global financial landscape in order to help shape desperately needed policies capable of safeguarding against potential catastrophe      **A Memoir of Pre-Partition Punjab** Neera Burra,2018-02-15 A Memoir of Pre Partition Punjab is a richly annotated autobiography of Ruchi Ram Sahni 1863 1948 social reformer scientist science educator and later active participant in political affairs A riveting account of life in nineteenth century colonial Punjab it covers Sahni s growing up in a Hindu business family in Dera Ismail Khan in Khyber Pakhtunkhwa Province and captures the social political and intellectual ferment of the times Sahni belonged to the first generation of Punjabis educated in English The book recounts his confrontation with orthodox Hinduism and the ostracism he faced because of his secular and liberal Brahmo Samaj values A close confidante of Dyal Singh Majithia founder of The Tribune he was for nearly thirty years a trustee of and contributor to this influential newspaper Sahni also describes the discrimination practised by Europeans against Punjabis and his responses to maintain his self respect His close association with Motilal Nehru Lala Lajpat Rai Pandit Madan Mohan Malaviya and other freedom fighters provides a behind the scenes record of the early phase of India s freedom struggle      **Natural Disasters and Risk Management in Canada** Nirupama Agrawal,2018-03-27 These chapters provide valuable and comprehensive

information on a variety of hazards including both scientific and social aspects of disasters. The work introduces the concept of large, medium and small scale hazards and includes many useful case studies as well as working examples of theoretical concepts. As readers will acknowledge today, the distinction between natural and technological hazards is becoming blurred and a new concept of NATECH hazards is evolving. For permanent hazards such as tides, wind waves, coastal erosion and climate change, routine predictions are made, whereas for evanescent hazards including droughts, sea level rise and coastal subsidence, monitoring of various parameters is the norm. Only for episodic hazards, for example hurricanes, winter storms, tsunamis and river floods, early warning systems are used with varying degrees of success. The book explores how, for certain episodic hazards like tornadoes, landslides, forest fires, snow avalanches and volcanic eruptions, the early warning systems are still in various stages of development. Readers will gain knowledge of theoretical and practical concepts of risk evaluation which assist in better understanding of disaster dynamics and readers will become better equipped in quantification of disaster risk and vulnerability. The author explains how risk reduction initiatives taking into account stakeholders' participation and perception can provide a roadmap to building resilient communities and cities. This book will be useful not only to practitioners of disaster management but also to research scholars and graduate students. It is highly readable and will appeal more broadly too to all those who are interested in the very latest thinking on and expert analysis of hazards and disasters.

**Microfinance in India** Tara S. Nair, 2018-10-24. This volume presents a comprehensive analysis of microfinance initiatives in India. Through substantive field research and case studies ranging across the country, it examines Indian microfinance within its distinct socio-economic realities, the role of women, financial inclusion, rural entrepreneurship and innovation, its interactions with multiple institutions, the challenges as well as future directions.

*Focus on Biodiversity Research* Jan Schwartz, 2007. Biological diversity or biodiversity refers to the variety of all life on earth and the complex relationships among living things and between living things and their environment. Biodiversity includes genetic variety, species diversity and variability in communities, ecosystems and landscapes. Biodiversity sustains the environments in which we live and on which our lives and those of every other living creature on Earth depend. Thanks to biodiversity, we are able to obtain such necessary goods as food, clothing, medicine and fuel. Equally important are the ecosystem services that biodiversity provides such as clean air and drinkable water. Conservation scientists have identified a number of universal threats to biodiversity: habitat loss and degradation, invasive species, pollution, overpopulation, overexploitation and consumption, and global climate change. This book examines critical issues in this field from researchers around the globe.

New And Enduring Themes In Development Economics Bhaskar Dutta, Tridip Ray, E. Somanathan, 2009-07-29. This book is a compilation of selected papers presented at the ISI Indian Statistical Institute Platinum Jubilee Conference on Comparative Development held at the ISI Delhi, India. The papers cover new and well-established topics in development economics. Some of these include political economy, role of public outrage in delivering justice and the political economy of general strikes.

economics of happiness economics of labour agricultural economics macroeconomics and public finance These topics are analyzed from the perspective of developing countries The book will be of interest to both researchers and graduate students in development economics     The Microfinance Mirage Esayas Bekele Geleta,2016-03-09 Microfinance has long been considered a development strategy that can correct the failure of the global credit market and address the financial needs of the poor enabling them to create and run profitable business enterprises The Microfinance Mirage argues that this neo liberal oriented analysis overemphasises the economic argument whilst ignoring the cultural roots of inequality and subordination Drawing on ethnographic research conducted among rural credit clients in the Northern region of Ethiopia Esayas Bekele Geleta provides a nuanced critical analysis of microfinance challenging the common assumption that it facilitates the building of social capital poverty reduction and the empowerment of women Making a unique contribution to our further understanding of the microfinance industry the research shows that in some cases microfinance can result in the disintegration of pre existing relationships and in the disruption and destruction of the livelihoods of the poor Exploring the impact of microfinance in one of the poorest regions of sub Saharan Africa this book demonstrates its potential and problems and shows the complex and contradictory social and cultural environments in which projects are often located

**Immigration and Categorical Inequality** Ernesto Castañeda,2017-09-13 Immigration and Categorical Inequality explains the general processes of migration the categorization of newcomers in urban areas as racial or ethnic others and the mechanisms that perpetuate inequality among groups Inspired by the pioneering work of Charles Tilly on chain migration transnational communities trust networks and categorical inequality renowned migration scholars apply Tilly s theoretical concepts using empirical data gathered in different historical periods and geographical areas ranging from New York to Tokyo and from Barcelona to Nepal The contributors of this volume demonstrate the ways in which social boundary mechanisms produce relational processes of durable categorical inequality This understanding is an important step to stop treating differences between certain groups as natural and unchangeable This volume will be valuable for scholars students and the public in general interested in understanding the periodic rise of nativism in the United States and elsewhere



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