

**UNIVERSITY OF PENNSYLVANIA
SCHOOL OF SOCIAL POLICY & PRACTICE
MSW PROGRAM**

SWRK 748 –Microfinance and Women’s Empowerment in India

Spring 2017

Instructor:

Office:

Email address:

At UPenn Pre-travel course sessions at Penn:

- Class 1: Nov. 14th 7:00 pm
- Class 2: Nov. 22nd 7:00 pm
- Class 3: Dec 8th 7:30 pm
- Class 4: Dec 16th 5:00 pm

Students who are accepted into the course who have a conflict with these dates should notify the instructor immediately.

- **In India (Mangalore) Dec. 30th 2016 – Jan. 9th 2017**
- **At Penn Post travel class: We will meet at a mutually convenient time and place**

All UPenn classes will be held in the **Caster Building in Room D-28 or otherwise announced.**

Course Purpose: This course examines microfinance and its engagement with marginalized communities, such as those in India. It is designed to provide students with an understanding of the phenomena of microfinance and its role in poverty alleviation. By studying the use of self-help groups with NGO facilitation, their impact on women’s empowerment will be examined and understood through interaction with women engaged in microfinance activities.

India, the world’s largest democracy, has a thriving microfinance industry that has come under scrutiny in the past year. While microfinance has proven to be beneficial it is not the panacea in helping raise people out of poverty. Although it has been shown to play an important role in empowering women and development at the grassroots level, it has come with some serious attendant costs. This course will discuss the successes and failures of micro finance in relation to women’s issues. A variety of different models of micro finance and new trends of ‘financial inclusion’ for the poor will be discussed and seen first-hand.

Using classroom discussions and lectures (at Penn and in India) related to the success and failures of microfinance, the students will critically engage on the ground (in India) to experience and see for themselves how (and if) women have gained nonmonetary benefits that have empowered them in the family and public spheres.

It is in the political and social economy contexts of poor communities in rural areas around Bangalore and Mangalore in the state of Karnataka, India that the role of microfinance –with its nuances and complexities -- will be experienced and understood.

Students will engage with women in self-help groups, NGO facilitators of micro finance and attendant services, and ‘bankers to the poor’ in one of India’s more progressive states.

Educational Objectives: Upon completion of this course, students will demonstrate:

1. A critical understanding of micro finance in India and on the global scene and where, when and why microfinance initiatives may fail and succeed
2. An understanding of microfinance as practiced in marginalized communities in an international setting: India
3. An understanding of the social/structural/cultural issues, challenges, and strengths of rural communities in India
4. An ability to understand the complicated terrain of defining women’s empowerment in the cultural context of India
5. An understanding of the microfinance movement in India and its impact on poverty and empowerment.
6. An increased awareness of the intertwined relationship between social change and empowerment of women

Place: Penn, Mangalore, India

Course Description: This is a field course and will take place primarily in India. We will start the course in Mangalore and then move to Nitte University. We will hear experts speak on current issues and how new legislation in India may change the face of micro finance as well as experiences of micro finance and women’s empowerment.

We will visit local development projects, self-help microfinance women’s groups, and meeting organizational leaders. We will see firsthand, how and if, women are empowered by taking an active role through self-help groups and accessing loans through microfinance programs.

In addition to financial inclusion and some degree of financial literacy, we explore the ripple effects on their families and their communities resulting from participation in microfinance programs. To explore this we will visit some microfinance schemes that have attendant public health policies related to sanitation, while others stress education for children.

Course requirements:

Students are expected to: 1) read all materials before commencing the trip 2) attend and participate substantively in all field trips; 3) submit written assignments by the due date and in accordance with the specified format, 4) maintain a journal of activities and thoughts.

Assignments : Students are responsible for submitting all written assignments, regardless of whether they are graded. The specific assignments and class participation will be given the following weights:

<u>Assignment</u>	<u>Value</u>
Final Research paper or project	40%
Participation	30%
Daily Journal entry	30%

Required [Reading] Books:

1. Muhammad Yunus.: *Banker To The Poor: Micro-Lending and the Battle Against World Poverty* (2003)
2. Handy, F., Kassam, M., Feeney, S., & Ranade. B. *Grass-roots NGOs by women for women: The driving force of development in India* (2006)
3. D. Collins, J. Morduch, S. Rutherford and O. Ruthven. *Portfolios of the Poor: How the World's Poor Live on \$2 a Day* (2009)
4. Karlan, D.Appel, J. *More Than Good Intentions: How a New Economics Is Helping to Solve Global Poverty* (2011)

OPTIONAL :

5. Roy, A. (2010). *Poverty capital: Microfinance and the making of development*. Routledge.

Papers:

1. Cnaan, R.A., Moodithaya, M., & Handy, F. (2012) Financial Inclusion: Lessons from Rural South India. *Journal of Social Policy* 41(1) 183-205.
2. Handy, F., Cnaan, R. A., Bhat, G. & Meijs, L. (2011). Jasmine growers of coastal Karnataka, India: Grassroots sustainable community-based enterprise. *Entrepreneurship & Regional Development*, 23(5-6), 405-417
3. Handy, F., Kassam, M., & Ranade, S. (2007). To profit or not to profit: Women entrepreneurs in the nonprofit and for-profit sectors in India. *Nonprofit Management and Leadership* 17(4), 383-401
4. Handy, F., & Kassam, M. (2007). Practice what you preach? The role of rural NGOs in women's empowerment. *Journal of Community Practice*, 14(3), 69-91.

All other required readings will be emailed as PDF documents.

General [Recommended] Reading for India: (good books to read to get a general feel for life in India- these books are great reads and the wonderful fictional stories and narratives and humanize this big country for you ...)

1. A Fine Balance (1995) Rohinton Mistry [fiction, awarded Giller Prize, shortlisted for the Booker Prize]
2. Midnights Children (1981) Salman Rushdie [fiction, awarded the BOOKER prize]
3. The God of Small Things (1997) Arundhati Roy [fiction, awarded the BOOKER prize]
4. Behind the Beautiful Forevers (2012) Katherine Boo [non-fiction book it won the National Book Award and the Los Angeles Times Book Prize]

Class Schedule

- Class 1: Nov. 14 7:00 pm Introduction to course and travel tips
- Class 2: Nov. 22 7:00 pm India today
- Class 3: Dec. 8 7:30 pm Women and Microfinance
- Class 4: Dec 16 5:00 pm Micro finance: The what who and why
- **Classes 5-14: Dec. 30th 2016 – Jan. 9th 2017 Field trips- A major component of the course takes place in India (Mangalore)**
- Class 15: At Penn- TBA

COSTS:

In addition to Penn tuition, students will require a valid passport. There will be direct expenses of visa and flight (approximately \$1600), and a program fee of \$650, which covers the costs of local translator, local transportation, university guesthouse accommodation and some meals. Students will incur costs of meals and accommodations not covered, and in the past these costs did not exceed \$300.

SP2 students may wish to apply for scholarships to defray part of their travel expenses to the scholarships available for International Education at SP2

Assignment Summary

- 1. Journal Daily reflections Due date TBA**

A 500-600 word daily entry that is a reflection on experiences and readings, the concluding entry will be longer-1000 words

- 2. Final research assignment Due date TBA**

A 3000 word page research paper (or a multimedia presentation) on a topic related to the course topic and on which you will make a class presentation (15 minutes)

The paper should have a literature review, discussion of the social issue connected with microfinance, a section that incorporates what you witnessed in the field, and a discussion of results. Make sure you root your analysis in the readings and class material

Academic Integrity

Students are expected to adhere to the University's Code of Academic Integrity. Care should be taken to avoid academic integrity violations, including: plagiarism, fabrication of information, and multiple submissions (see descriptions below).** Students who engage in any of these actions will be referred to the Office of Academic Integrity, which investigates and decides on sanctions in cases of academic dishonesty.

1. Plagiarism: using the ideas, data, or language of another without specific or proper acknowledgment. Example: copying, in part or in its entirety, another person's paper, article, or web-based material and submitting it for an assignment; using someone else's ideas without attribution; failing to use quotation marks where appropriate, etc.
2. Fabrication: submitting contrived or altered information in any academic exercise. Example: making up data or statistics, citing nonexistent articles, contriving sources, etc.
3. Multiple submissions: submitting, without prior permission, any work submitted to fulfill another academic requirement.

***It is the student's responsibility to consult with the instructor if the student is unsure about whether something constitutes a violation of the Code of Academic Integrity.*

Format for Written Assignments

All papers must be typewritten, double-spaced, page-numbered, with 1" margins all around, that is left, right, top, and bottom. The first page should include the heading and the title of the paper. The heading should include the course number, semester/year and instructor's name (top-left) and student's name and date of assignment (top-right). Do not use folders, title pages, or other extra pages. Papers should be stapled, not paper-clipped. Please proofread all papers carefully for spelling, punctuation, and other similar errors. APA (American Psychological Association) style is required for citing and referencing for all written assignments. Please only use footnotes as a tool to explicate not as a reference tool. All ideas of others should be cited properly whether you use a direct quote or not. Direct quotes must also include the page number(s) cited. Quotations longer than four typewritten lines must be single-spaced and indented. A list of references cited or consulted must be included at the end of each paper in proper APA bibliographic form. You should keep a copy of each paper submitted.

Any questions regarding format will gladly be answered by the instructor. You may feel free to share a draft of a paper for review by the instructor of form, content, or both. Allow ample time in advance of the due date for such a review to occur. Papers written in fulfillment of other courses may not, under any circumstances, be submitted for this course.

The Bases for Evaluating your Work:

- 1) Quality of written assignments: Papers will be evaluated on the basis of their conceptual clarity, organization and writing, incorporation of course concepts, evidence of critical thinking, and the extensiveness of the use of literature.
- 2) Class participation: attendance, quality and quantity of oral participation, participation in experiential exercises, evidence of preparation for class, and small group discussion assignments.
- 3) Demonstration of your having done assigned readings and having understood course concepts. This is evident in class participation and in the incorporation of concepts and references from the readings in written assignments.
- 4) Demonstration of integration of theory and practice in classroom and field.

Grading Policies

The final course grade is based on the student's overall performance, including demonstrated ability to integrate theory and practice. A grade of B- or above is required to pass the course.

Readings It is expected that students will not only read required class assignments, but also read comprehensively from relevant materials of their own choosing. In addition, students are expected to begin to analyze critically the professional literature they review.

This is a preliminary trip schedule and subject to change depending on the partner site visits availability

Pre trip classes Dates: To be confirmed	Orientation Pre Travel Class SP2 – Penn	Micro Finance in India the Past Present and Future	To be confirmed
Dec 29/30 th 2016	Depart Philadelphia to Mangalore	Arriving in India 30 th Very early in the morning <i>Free day: local visits are arranged and your participation is optional</i>	Some flexibility here if airline tickets are difficult to get.
Dec 31 st	Lecture by Dr Moodithaya Site visit: INFOSYS	Mangalore	(9 am – 5 pm)
January 1 st	Move from Mangalore to Nitte	Nitte	(9 am – 5 pm)
January 2 nd	Local Tour Lectures at Nitte	Nitte Historical sites	(10am – 6 pm)
January 3 rd	Micro finance initiatives and self help groups With SCDCC Bank	Site visits	(10am – 7pm)
January 4 th	Visit to SCDCC Bank and its initiatives	Site visit	(1 pm – 7 pm)
January 5 th	Micro financed Rural Development Projects	Site visits	(10am – 5 pm)
January 6 th	SKDRDP Dharmasthala http://www.skdrdpindia.org/	Site visits	(10am – 1pm)
January 7 th	Visit to Self Help Groups (SHGs)	Site visits	(10am – 6 pm)
January 8 th	Lecture: Invited Guest Lectures Wrap up class	Nitte	10-4 pm
January 9 th departure from campus for Mangalore:	Leave for Mangalore airport Departure to Philadelphia		
Post trip class Date: To be confirmed	Post travel class at SP2	At SP2 Penn	(9am – 4 pm)