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MUSLIM WOMEN
AND
MICRO-FINANCING
A Power Relations Framework

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CHAPTER

1

Women Empowerment and Micro-Financing: An Introduction and Interlinkages

Introduction

Today's world is fast changing with frequent readjustments in the political and economic spheres. Contribution of each one is significantly affecting the other and cumulatively, these affect the socio-cultural terrain and particularly the 'wretched of the earth', to borrow the words of Fanon (2001). The marginalised sections of society have particularly being affected by the global processes with multi-dimensional changes and discriminatory effects. It is amply proved that gender lens is important in understanding both marginalisation and development.

A plethora of researches has indicated that gender inequalities in developing societies inhibit economic growth and development. For example, a recent World Bank report confirms that societies that discriminate on the basis of gender pay the cost of greater poverty, slower economic growth, weaker governance, and a lower living standard of their people (World Bank, 2001). The UNDP (2000) found a very strong correlation between its gender empowerment measure and gender-related development indices, and its Human Development Index. Overall, evidence abounds that improved gender equality is a critical component of any development strategy (Cheston and Kuhn, 2002: 7). It is generally accepted that women are disproportionately represented among the world's poorest people. In its 1995 Human Development Report, the UNDP noted that 70 per cent of the 1.3 billion people living on less than \$1 per day are women (UNDP, 1995: 4). According to the World Bank's gender statistics database, women have a higher unemployment rate than men in virtually every country (www.genderstats.worldbank.org). Women also make up the majority of the lower paid, unorganized informal sector of most economies. These statistics are used to justify giving priority to increasing women's access to the financial services on the grounds that



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