

Upwardly Mobile

AN INDIAN STARTUP THINKS THAT THE RIGHT SOFTWARE CAN MAKE CHEAP PHONES A FINANCIAL LIFELINE TO HUNDREDS OF MILLIONS.

In Bangalore's Avshalubi neighborhood, a bank account and microloans have transformed the life of 32-year-old Salsita Khamam. Her first loan, of 20,000 rupees (about \$200), allowed her to experiment with a small-scale kerosene distributorship. A second, smaller infusion financed her sister's wedding. A third, of 20,000 rupees, launched a business sewing sequined saris for sale to local women. Khamam, who lives alone and has disabilities stemming from childhood polio, is now able to rent a large masonry house. And she got the cash to do this without resorting to local loan sharks, who charge a to 20 percent monthly interest for long-term loans—and much more for small, short-term loans.

But more than half of India's 1.2 billion people lack access to the kinds of financial services that made such a difference for Khamam. "In most of the developing world—and that means most of the world—the people that are 'unbanked,' or very badly banked, represent 70 percent of the population," says Michael Chou, a Harvard Business School lecturer and an expert on microfinance, which extends basic banking services to poor people who have not been served by the traditional financial system. "Literally, you are talking about 4 billion of the 6.5 billion people in the world. We are just beginning to penetrate that." And despite the well-understood potential of microfinance to help lift people out of poverty, it currently reaches fewer than 200 million people worldwide. (A 2007 estimate put the figure as low as 111 million.) Microfinance "has been progressing at a very fast rate," Chou says. "But if you look at it in terms of how many people enjoy the benefits, we are just beginning."

A peek at the administrative tasks associated with Khamam's loans helps explain why. A representative from Gramscen Koota, the microfinance institution that lent to Khamam, must attend weekly meetings at her house to accept repayments. (Khamam leads a group that includes nine other borrowers, all of them women,

who have financed everything from down payments on motorized rickshaws to materials for incense manufacture.) To service its 160,000 borrowers, Gramscen Koota maintains a staff of 600, most of whom loan officers from 32 teams who must attend 1,000 such meetings each week. Beyond the heavy workload, the risk of robbery, embezzlement, or fraud plagues the process. "Today, every one of my loan officers is carrying about 50,000 to 100,000 rupees to these meetings," says Suresh Krishna, Gramscen Koota's managing director. "He is going 20 kilometers, collecting repayments, and bringing it back. We are carrying so much cash. We are prone to thefts, frauds, robberies, and misuses of this money. In one incident, one of my fellows was robbed; five people stopped him, showed knives, and snatched away 33,000 rupees."

While visiting Khamam's house and listening to her story over a glass of orange soda (and over the tiny strains of the prayer calls from the nearby mosque), I noticed that she owned a cell phone. It was a simple Nokia 1200, the low-end stalwart of developing-world communications; she purchased it last year after concluding that the business value justified the investment of 2,000 rupees (roughly the retail cost of six of her saris). Her prepaid plan allows outgoing calls for about half a rupee (less than two cents) per minute. One of her communication strategies is to note the phone number of an incoming call but not answer the phone. It's a common trick throughout the developing world: In this manner, people can convey mutually understood messages, such as "Let's meet."

Soon, the phone could transform how she deals with Gramscen Koota. In one of a handful of such initiatives in India, a Bangalore startup called m2i, Inc. is plunging into microfinance. Its software is already used by 500,000 people, who can use their mobile phones to pay their phone bills and purchase a limited number of goods and services, such as airline and movie tickets. Through a pilot project, as many as 3,000 borrowers will begin using the system

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**Maurice Crul, Jens Schneider, Frans
Lelie**



Upwardly Mobile:

Focus on Scotland Manfred Görlach, 1985-01-01 This collection comprises 15 essays ranging from the social history of and attitudes towards Scots to the representation of Scottishness in literary language and to modern sociolinguistic work The uniqueness of the historical and present day linguistic situation in Scotland makes the volume of particular concern not only to Scotophiles but also to linguists interested in bidialectalism language planning literary dialect urban surveys and language and education The authors include linguistist Scotland England the United States Scandinavia and Germany *Women's Labor Market Involvement and Family Income Mobility When Marriages End* Katharine Bradbury, 2009-02 Examines three decades of data on the relationship between women's labor market activity and the income mobility of families that lose a spouse through death divorce or separation Wives labor market activity acts as partial insurance for women and their families against the negative economic consequences of marital dissolution However while women who lose their husbands increase their earnings significantly the number of upwardly mobile families is quite small and a majority of families actually move down In addition they do less well in successive decades These findings imply that U S social and economic policies currently leave considerable gaps in insurance for families in the event of marital dissolution Tables and graphs *The European Second Generation Compared* Maurice Crul, Jens Schneider, Frans Lelie, 2012-08-01 Based on data collected by the TIES survey in 15 cities across 8 European countries looks at the place and position of the children of immigrants from Turkey Morocco and the former Yugoslavia

The Rise of Popular Literacy in Victorian England David Mitch, 2016-11-11 In early Victorian England there was an intense debate about whether government involvement in the provision of popular elementary education was appropriate Government did in the end become actively involved first in the administration of schools and in the supervision of instruction then in establishing and administering compulsory schooling laws After a century of stagnation literacy rates rose markedly While increasing government involvement would seem to provide the most obvious explanation for this rise David F Mitch seeks to demonstrate that in fact popular demand was also an important force behind the growth in literacy Although previous studies have looked at public policy in detail and although a few have considered popular demand *The Rise of Popular Literacy in Victorian England* is the first book to bring together a detailed examination of the two sets of factors Mitch compares the relative importance of the rise of popular demand for literacy and the development of educational policy measures by the church and state as contributing factors that led to the rise of working class literacy during the Victorian period He uses an economic historical approach based on an examination of changes in the costs and benefits of acquiring literacy Mitch considers the initial demand of the working classes for literacy and how much that demand grew He also examines how literacy rates were influenced by the development of a national system of elementary school provision and by the establishment of compulsory schooling laws Mitch uses quantitative methods and evidence as well as more traditional historical sources such as government reports employment ads

and contemporary literature An important reference is a national sample of over 8 000 marriage certificates from the mid Victorian period that provides information on the ability of brides and grooms to sign their names The Rise of Popular Literacy in Victorian England is a valuable text for students and scholars of British economic and labor history history of literacy and education and popular culture Status Enhancement and Fertility John D. Kasarda, John O. G. Billy, Kirsten West, 2013-09-03 Status Enhancement and Fertility Reproductive Responses to Social Mobility and Educational Opportunity provides a theoretical framework in which research findings on the socioeconomic determinants of fertility may be integrated Starting with an introductory chapter on the substantive scope of the book separate chapters provide a detailed review appraisal and synthesis of the complex research literature on social mobility and fertility examine various statistical methodologies and suggest some fruitful avenues future research might pursue and discuss the role of education in enhancing the status of women and the main intervening variables that link education to reproductive behavior Subsequent chapters examines female labor force participation the value of children infant and child mortality age at marriage and first birth and family planning knowledge and practice The final chapter discusses policy issues derived from models and assessments presented in the preceding chapters This book may be used as an upper division or graduate level text in population courses **Intimate Inequalities** Cristen Dalessandro, 2021-07-16 Though stereotypes abound we know surprisingly little about how U S American millennials deal with social inequalities and differences in their private lives Intimate Inequalities uses stories from millennials themselves to explore how they navigate gender race social class sexuality and age identities and expectations in their relationships **Caribbean Studies**, 1977 *Papers* Peace Science Society (International), 1970 **Appalachia** Frank S. Riddel, 1974 **Television in Black-and-white America** Alan Nadel, 2005 La couverture indigne Alan Nadel s new book reminds us that most of the images on early TV were decidedly Caucasian and directed at predominantly white audiences Television did not invent whiteness for America but it did reinforce it as the norm particularly during the Cold War years Nadel now shows just how instrumental it was in constructing a narrow conservative and very white vision of America During this era prime time TV was dominated by adult Westerns with heroes like The Rebel s Johnny Yuma reincarnating Southern values and Bonanza s Cartwright family reinforcing the notion of white patriarchy programs that Nadel shows bristled with Cold War messages even as they spoke to the nation s mythology America had become visually reconfigured as a vast Ponderosa crisscrossed by concrete highways designed to carry suburban white drivers beyond the moral challenge of racism racial poverty and increasingly vocal civil rights demands California. Court of Appeal (2nd Appellate District). Records and Briefs California (State)., *Title News*, 1974 **Society and Education** Robert James Havighurst, Daniel U. Levine, 1979 **Black Americans and White Racism** Marcel L. Goldschmid, 1970 Family Systems in America Ira L. Reiss, 1976 **Latino Mental Health** Amado M. Padilla, Paul Aranda, 1974 *Bulletin*, 1992 **The Family** Robert O. Blood, 1972 *New York Court of Appeals. Records and Briefs*. New York (State).,

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