## Intro

#### **We begin our story with Oliva Zuniga a subsistence farmer Zitlaltepec, Mexico who is struggling to emerge from the poverty cycle. Luc Cohen from Reuters in July writes**

Cohen, Luc. Mexico's Poverty Rate: Half Of Country's Population Lives In Poverty

Reuters. Thomson Reuters, 29 July 2013. Web. 04 Dec. 2013. <http://www.huffingtonpost.com/2013/07/29/mexico-poverty_n_3673568.html>

ZITLALTEPEC, Mexico, July 29 (Reuters) - Like nearly half of Mexicans

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countryside. Coneval also takes other factors like healthcare and education into account.

## Inherency

#### **A) In 2009 the Grameen Bank established the Grameen Carso in Mexico in the model of the Grameen bank. It provided limited investment, and only focused on one of Mexico’s states**

Yunus Centre. December 2013

Yunus Centre. "Professor Yunus Launches $ 4.5 Million Social Business Fund in Mexico, Visits Grameen Microcredit Program in Oaxaca." Professor Yunus Launches $ 4.5 Million Social Business Fund in Mexico, Visits Grameen Microcredit Program in Oaxaca. N.p., 22 July 2013. Web. 04 Dec. 2013. <http://www.muhammadyunus.org/index.php/yunus-centre/yunus-centre-highlights/1205-prof-yunus-mexico-social-business>.

On his final day in Mexico, Nobel Laureate Professor Muhammad Yunus visited the borrowers

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gathered in a city hall in a festive environment to meet Professor Yunus.

## Harms

#### A) Despite slight reductions in poverty, Mexico’s poverty rate still sits at 45.5% or 53.3 million people

Luc Cohen, Reuters July 2013

Cohen, Luc. "Mexico Poverty Rate Eased to 45.5 Percent: Development Agency." Reuters. Thomson Reuters, 29 July 2013. Web. 04 Dec. 2013. <http://www.reuters.com/article/2013/07/29/us-mexico-poverty-idUSBRE96S0PZ20130729>.

(Reuters) - Mexico's poverty rate fell slightly between 2010 and 2012, dropping

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,125 pesos in cities and 800 pesos a month in the countryside.

## Plan Text

#### The United States federal government will provide the financial oversight by investing 270 million dollars and infrastructure support as needed by Grameen Carso to implement it in the model of the Bangladesh Grameen Bank to provide loans to people in all Mexican states.

## Solvency

#### A) First we will illustrate how the Grameen is different from a traditional bank.

Khaled Shukran and Farhana Rahman International Conference on Emerging Trends in Computer and Image Processing December 2011

Md. Khaled Shukran, Farhana Rahman. December 2011. “A Grameen Bank Concept: Micro-credit and

Poverty Alleviation Program in Bangladesh” International Conference on Emerging Trends in Computer and Image Processing (ICETCIP'2011)

Is Grameen Bank Different from Conventional Bank? The founder of Grameen Bank Dr.

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borrowers. Every Grameen branch borrowers can recite “sixteen decisions” [6

#### **B) The Grameen approaches poverty alleviation the best way, by looking at what the poor need. As opposed to traditional, interest and collateral, banking the Grameen’s collateral free credit allows for the impoverished to launch their own enterprises to truly emerge from poverty**

The Grameen Info January 2013

Grameen Bank. January 1st 2013. “Credit Delivery System” <http://www.grameen-info.org/index.php?option=com_content&task=view&id=24&Itemid=127>

The underlying premise of Grameen is that, in order to emerge from poverty and

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upon the will and capacity of the borrowers to succeed in their undertakings.

#### **C) This strategy has been proven to work, the poverty rate of people with the Grameen loans is 20% while non Grameen is 56%**

India Governance Grameen Bank ND

India Governance. "Grameen Bank – Women Empowerment and Poverty Alleviation through Micro Credit." India Governance. N.p., n.d. Web. [http://indiagovernance.gov.in/files/Grameen Bank.pdf](http://indiagovernance.gov.in/files/Grameen%20Bank.pdf)

It is estimated that the average household income of Grameen Bank members is about 50

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. Thus, the overall banking system ensures high level of operational accountability.

## Women’s Rights

#### A) In many nations, and particularly Mexico, traditional banking excludes women because they are viewed as less “creditworthy” than men

D’Espallier, Guerin and Mersland, , Empowering Women through Microfinance March 2013( (Economic research author) (PhD in economics from Lyon II University/ Economic Analysis and History of Institutions) and Owner and manager of Mersland and Associates, associate prof at the University of Ager) 3/09 (Bert, Isabelle, and Roy, Empowering Women through Microfinance, working paper, http://www.microfinancegateway.org/gm/document1.9.40253/Women%20and%20Repayment%20in%20Microfinance.pdf)

Firstly, demand for microfinance services is probably higher among women for a number of

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women do not even have the legal right to open a bank ccount.

#### B) The Grameen Bank loans mostly to women has the necessary tools to provide women with an opportunity to succeed on their own merit

Susan Cheston and Lisa Kuhn Women’s Opportunity Fund 2002 (, Susan Cheston Senior Vice President, Policy and Research, Opportunity International, and Executive Director Emeritus of the Women’s Opportunity Fund Lisa Kuhn, Program Analyst, Opportunity International) 2002 (“Empowering women through micro finance”, research paper sponsored by UNIFEM, <http://storage.globalcitizen.net/data/topic/knowledge/uploads/201101311419705.pdf>)

Microfinance has the potential to have a powerful impact on women’s empowerment. Although microfinance

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can ensure that women are more deeply and consistently empowered through their programs.

#### **C) Empowerment of women and gender equality are prerequisites for achieving political, social, economic, cultural, and environmental security among all peoples.**

Cheston and Kuhn 2002 Previously cited

[Susy Cheston, Senior Vice President, Policy and Research, Opportunity , International, and Executive Director Emeritus of the Women’s Opportunity Fund. Lisa Kuhn, Program Analyst, Opportunity International Research sponsored by the Women’s Opportunity Fund and its funding partners: Elizabeth Foster and Michael Walsh, Gems of Hope USA, and the Morrow Charitable Trust. Publication sponsored by UNIFEM. “Empowering Women through Microfinance” http://storage.globalcitizen.net/data/topic/knowledge/uploads/201101311419705.pdf 7/8/2]//DLi

The influence of society over the range and exercise of choice also means that if

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, it has the potential to empower many more, even more greatly.

#### D) When Mircocredit is given it allows a greater access to education, particularly in Mexico

Lourdes Acebevo Her Circle January 2012

(Lourdes, Following a Year of Protests, Can Micro-Loans to Women Helf Affect True Change? Her Circle, http://www.hercircleezine.com/2012/01/03/following-a-year-of-protests-can-micro-loans-to-women-help-affect-true-change/)

These loans are dutifully repaid and the money goes to the women’s families. Overwhelmingly

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needed to excel in school. This will have far-reaching effects.

#### **E) The prerequisite for a nation to move from developing to developed is education. Once Mexico has adequate education for its people, it could become the first developed nation in Latin America**

Lori Henninger All Africa August 2013

Henniger, Lori. "AllAfrica." *AllAfrica.com: Africa: Education Is the Uncontested Key to Development*. N.p., 23 Aug. 2013. Web. 04 Dec. 2013. <http://allafrica.com/stories/201208270744.html>.

The role of education is to enable people to be able to survive, to

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primary goals in the next iteration of the international goal-setting agenda.