



Anthony's Charity

I was back again to India after another year ! One year did a lot of changes in the lives of our students of *Saint-Anthony School*, the senior ones with their head held high wishes everyone and talked to me in English, now they can exchange their ideas to an outsider who don't speak their language- isn't it wonderful ? they ask questions to themselves, start to think on themselves, yes we help them to open up to the world and the realities...

Marc Valentin



Self Help Group — A Platform for Women's Empowerment ?

1.2 billion people are living on less than a dollar a day. Women are often responsible for the upbringing of the world's children and the poverty results in the physical and social underdevelopment of the children. Studies show that women are a good credit risk, and that women invest their income toward the well being of their families. At the same time, women themselves benefit from a higher social status within the home when they are able to provide income.

Micro-credit has been a tool used for several years to help people overcome poverty. It is the extension of very small loans to the poor and unemployed. It enables impoverished people (mostly women) to engage in self employment that allows them to generate income and get out of their poverty. You might know that *Mr. Mohammed Yunus* was awarded the Nobel Price for Peace for his remarkable work among the poor in Bangladesh through *micro-credit*. *Micro-credit* has been successful in different parts of the world. But recent surveys in India show that it has not been the case this country. The *micro-credit* system has worsened the lives of the poor in many cases as they ended up with big loans and high interest. In the South of India, there were many cases of suicide. The government of India proposed another

system called *Self Help Group*, an alternative to this *Micro finance*.

Self-Help Group (SHG) is a small voluntary association of poor people. They come together to solve their common problems through self- and mutual help. The SHG promotes small savings among its members. The savings are kept in a bank. This common fund is in the name of the SHG. It enables the members to learn to cooperate and work in a group environment. The SHGs provide savings mechanism, which suits the needs of the members. It also provides a cost effective delivery system for small credit to its members.



It has been observed that giving women the control and the responsibility of small loans raises their socio-economic status, which is a positive change to many of the current relationships of gender and class.

Work in the Villages in Progress

In the newsletter of september 2006, we had mentioned that we have formed women's group in the 5 villages around *Saint Anthony School* to empower them socially and economically. We have also started *Self Help Groups* (SHG) in each of these villages. Each member in the SHGs collects Rs.10 (0,17 €) per week and it is deposited in the bank with a common account. Later on, these women can get a loan from this money deposited in the bank and generate some income through this system. The interest to be paid back is much less than the normal interest to be paid other wise. The manager of the local bank was happy to come and give informations about the linkage of SHG and the bank, he explained to the women the importance of savings and the possibilities of getting more financial support. Now the women are interested in the program. In the beginning we had to go from house to house to call them for the meetings, now they come by themselves; it is a big change !



"Self help Groups" in the villages are developing themselves.

Common Meeting

Last month an awareness program was organized for the selected 150 women from the five villages where we have *Self Help Groups*. The meeting was held in *Saint Anthony School*. A resource person was invited to give them an orientation class on the topic "*women and development*". *Annie* was doubting if the men would allow the women to come for the meeting as some of the men in the villages spread the news that, *Annie* has taken a contract with the school and she has to collect 150 women and they were going to sterilize these women in the school ! Rumors like this are not uncommon in the villages, because of that we have to be very careful. So, we were surprised that we had almost all the women come for the meeting. They were very happy with the program and it was one step closer to gaining their confidence.



The last common women meeting was conducted in *Saint Anthony School* !

Œuvre des pains asbl, rue A. Delzenne 9, 7800 Ath.
Site internet : <http://www.OeuvreDesPains.org>
CCP 000-3000291-81 (Attestations fiscales, 30€ min.)

France : Œuvre des pains asbl, c/o Adom sarl, 2 avenue de la Villedieu, 78990 Élancourt. CCP Paris 25.984.20.A,

Editeur responsable : Marc Valentin, rue A. Delzenne 9, B-7800 Ath