

## Seeing the Need for Change

by Laura Stinson, staff member at SAFF

"We are the generation that can end world poverty." This is a catch phrase attached to the Millennium Development Goals directed at the young and upcoming Generation Z. It is a phrase that carries a lot of weight and expectation for the youth of today, but as I found out in May, they are a group of people who are more than capable of taking on this challenge and who we should be supporting.

On May 19<sup>th</sup>, 2011, I had the opportunity to attend the Hamilton-Wentworth Ontario School Board Social Justice Fair, a convention where dozens of not-for-profit organizations come to discuss their programs and opportunities with students. I went on behalf of Save A Family Plan with a small but simple project in mind for the students, but had no idea what a big success it would become. With a large mural-size piece of paper and a few hundred blank recipe cards, I wrote in the centre Ghandi's powerful words, "Be the change you want to see in the world".



As a few students came by in the morning, I asked them to take some time and think about what change they think needs to happen in the world in order for us meet the Millennium Development Goals and to write it down or draw a picture on the blank recipe card. Five cards turned into twenty-five, twenty-five turned into fifty, and fifty into a few hundred. As each student came by, I had the chance to talk with them more in-depth about their ideas and experiences with development and social justice, only to find out how passionate, aware and informed these students were! They were asking difficult and thoughtful questions and telling me about their upcoming trip to Asia, or the documentary they had made about problems of poverty and homelessness in their city. I was impressed. At the end of the day, I looked down at my feet which had been a blank only four hours earlier, but was now completely covered with the passionate and inspirational messages of peace, love, justice and equality that I had heard from these students throughout the day. I was told that the mural was going to be hung in the Hamilton-Wentworth School Board office, and I couldn't think of a more appropriate spot. It will be a constant reminder to the administration and teachers of the importance in encouraging students' passion and ideas for justice. They are a special group of people who are more than capable of meeting the challenge through taking action, creating change, being global leaders and becoming "that" generation.

### Be Involved!

To keep advertising costs low, we rely on word-of-mouth to spread information about SAFF and our programs!

- Talk to people in your community, school, workplace, or church about the poor in India and what we can be doing to help!
- If you are in need of materials such as brochures or newsletters, etc., please contact us or download them off of our website [www.saffp.org](http://www.saffp.org).
- If you are located in the greater London area we are available to do **presentations upon invitation!**

Check SAFF out online for information, stories, and photos!

Check out our NEW blog at [www.savefamilyplan.wordpress.com](http://www.savefamilyplan.wordpress.com)

Follow Save A Family Plan on [Facebook](#) and [Twitter](#)

Visit [www.saffp.org](http://www.saffp.org) to find out more information or make online donations

### Save A Family Plan

P. O. Box 3622 or P. O. Box 610157  
London, ON Port Huron, MI  
CANADA USA  
N6A 4L4 48061  
Phone: (519) 672-1115 Fax: (519) 672-6379  
E-Mail: [saffinfo@saffp.org](mailto:saffinfo@saffp.org) Website: [www.saffp.org](http://www.saffp.org)  
*Charitable Registration Numbers*  
Canada BN 11914 1943 RR0001 / U.S.A. 98-600-4051



Canadian International Development Agency  
Agence canadienne de développement international



Kindly recycle this newsletter by sharing it with a friend!

We gratefully acknowledge the support of the Canadian International Development Agency (CIDA) in the funding of this newsletter [www.acdi-cida.gc.ca](http://www.acdi-cida.gc.ca)



## EKTHA-UNITY

## Newsletter of SAVE A FAMILY PLAN (SAFF)

Issue 17: July 2011

[www.saffp.org](http://www.saffp.org)

*"partnering with the poor for a just world"*

### Helping the Poorest

by Grace Flesher

Micro-credit is hailed by many as a "magic bullet" with the potential to eradicate poverty and empower women, and providing the poor with access to affordable credit has become a central plank in development strategies. Important research is emerging, however, which suggests that the "poorest of the poor" are under-represented in micro-credit programs. For example, in Bangladesh, which has the highest level of micro-credit penetration in the world, participation is *highest* among the second poorest quintile, but *lowest* among the poorest quintile.

**In 2009 the number of deposit accounts around the world grew by an average of 4.3 percent. The largest increase in deposit accounts took place in the poorest 20 percent of countries, showing that access is improving more rapidly in less-developed countries – World Bank**

Recent studies indicate the very poor are risk averse — given the daily struggle to obtain enough to eat and find secure shelter, making regular loan payments seems impossible. Borrower groups are reluctant to accept the destitute, afraid their inability to make payments on time will jeopardize the other member's access to future loans. In an effort to keep their default rates low,

micro-credit lenders are becoming more and more cautious in screening potential clients. All of these factors explain why the poorest of the poor are often "missing" from micro-credit programs. But are livelihood loans what the chronically poor really need? The answer is no . . . and yes.

The very poor typically benefit most from a two-step program, where "social safety net" programs constitute the first step, followed by enrolment in a credit-based livelihood development program. Studies show this type of two-pronged approach has been very effective in allowing the most vulnerable

families to gain a solid footing and then go on to develop income generating activities which are sustainable over the long term.

SAFF's Family Development Program offers the ideal combination of elements that the poorest of the poor need to achieve a life of dignity. The financial grant provided by benefactors allows even the poorest members of the community to take on the dual risks of accessing a loan and initiating an income generating activity. By spreading the financial support across a six year period, families have sufficient time to firmly establish their livelihood activities. SAFF partner organizations supply the needed training—in how to manage a micro enterprise, health and nutrition, and awareness regarding legal rights and government assistance programs. Each beneficiary belongs to a self-help group, which provides peer-based social support. It is because of these multiple supports that Family Development Program beneficiaries—drawn from the most vulnerable and marginalized groups in India—are able to participate successfully in micro-credit programs when others in very similar circumstances often cannot.



Selling the honey from bee harvesting as an income generating activity enables this SAFF assisted farmer to support himself and his entire family (Shreyas Batherly, Kerala, India).

*Grace Flesher is a doctoral candidate at the University of Warwick (UK) and is researching micro-credit and women's empowerment in southern India. She worked one year with Welfare Services Ernakulam, Kochi, Kerala State, India, in 2009.*

**An estimated 2.7 billion people (2009) in the world have no access to formal financial services. As a result, poor people have to rely on informal financial services that may be more costly and less reliable — World Bank**

## India's Missing Girl Child

by Cassandra Griffin, staff member at SAFF

**In a survey done on the worst places in the world for women to live, India was listed at number four (behind Afghanistan, Democratic Republic of the Congo and Pakistan) for its high level of female infanticide and sex trafficking. – Thompson Reuters Foundation**

This year, India has undertaken the immense task of compiling the 15<sup>th</sup> National Census of the Country. As the data is assembled and analyzed, there has been much interest in what the numbers will show in terms of well-being and how much improvement has actually taken place since the previous census in 2001.

While many areas are showing improvement, one troubling finding that has been making the news in recent weeks is the sex ratio, a measurement of the number of girls in the population for every 1,000 boys. While nature tends to produce slightly more boys than girls (approximately 952 girls for every 1,000 boys), India's population has seen a steady decrease from this number among children below the age of 6 in the past few decades. The 2001 census found only 927 girls per 1,000 boys in this age group and the number has fallen to just 914 girls in this year's data. It is estimated that nearly 12 million girls have "disappeared" from the country's population since the 1980's.

This trend reflects an inherent preference of male children within families. While many people are now choosing to have fewer children, the desire for male children, who are seen as able to generate income for the family, increases. Girls, on the other hand, require an expensive dowry in



Many girl children across India, like these school girls, continue to be seen as a burden on their families (*Kanyakumari, Tamil Nadu, India*).

order to marry and are often unavailable to take care of their aged parents since they have responsibilities within their husband's family. In some cases, this negative view of girl children within families translates into the practice of female feticide and infanticide, as is clearly reflected in the falling sex ratio.

Another serious issue that is strongly tied to the devaluation of girls is human trafficking. Young girls are at a growing risk of trafficking for sexual exploitation and forced marriage, especially as the sex ratio is increasingly skewed in favour of men in many areas of the country. For families that look on girl children as a burden, this can be seen as a viable way to have daughters married while avoiding the high cost of a dowry.

Save A Family Plan (SAFF) is committed to working with the poor people of India to promote a society where women and men are both valued equally within families. By providing training in gender issues and creating self-help

**Second Vatican Council - Their concluding message to women- "Women should safe-guard world-peace. Women of the entire Universe, whether Christian or non-believing, you to whom life is entrusted ... it is for you to save the peace of the world." The Church believes that without peace, development is impossible and without women, neither peace nor development can take place - Gender Policy of the Kerala Catholic Church, India (September 5, 2009).**

groups (or sanghams), our partner organizations help to encourage important discussions within communities on critical issues that negatively impact the perception of girls and women. SAFF also places importance on the education of girls and providing women with skills training and small business opportunities so that they can earn an income to support their families. Many move on to become leaders and key decision makers within their communities. When women are able to fully participate in the social, political, and economic life of their communities, girls can no longer be seen as a burden on the family.

The data found in the 2011 census regarding sex selection of children clearly outlines the importance of the work that SAFF and many others are doing in India. We have reason to believe that this trend can be reversed. If we consider the state of Kerala, where SAFF's work has been concentrated for many years, we find extremely high literacy rates among women and a sex ratio that is increasing, in contrast to the national trend. As SAFF expands its programming to states and remote areas in India where these problems are more severe, we believe that our work will promote a society where the roles of both men and women will be valued and celebrated.

**India's Central Bureau of Investigation estimated that in 2009 about 90% of trafficking took place within the country and that there were some three million prostitutes, of whom about 40% were children.**

## A Visit to Kerala

by Judy Cirillo, a long-time supporter of SAFF, from the USA

Convorting emus. Have you ever seen emus cavort? If you visit Aiswaryagram, SAFF India's headquarters and agricultural training and research centre and farm, you may. I did as I looked out my bedroom window one afternoon. You will see cows, pigs, horses, monkeys, chickens, ducks and nearly every farm animal you can think of, including the two emus.

The farm is beautifully run and serves many purposes. Every morning, men on bicycles come to pick up milk and deliver it to neighbors. If you're awake in the middle of the night, you will hear men and women taking care of the cows that need to be fed, and milked, and to have their stables cleaned out. Folks do every sort of work on the farm, including caring for the cars and the grounds, as well as the many animals. In this way, local jobs are provided throughout the community.



Judy visited with the physically disabled children at SAFF's Home of Faith (*Kochi, Kerala, India*).

When I had called Lesley Porter, Executive Director of SAFF, some months before my stay in Aiswaryagram, and expressed a desire to visit, she graciously invited me. This would be the sort of trip I could relate to; no five-star hotels, just a chance to see South India from the perspective of the people who live there. When I arrived at the airport, Father Augustine met me in his small car. At the farm, I was shown around and all my needs were met by the sisters, Maria Jose and Ann Mercy. Later, it was arranged for me to meet some of the families I had sponsored over the years. What a delight it was to visit families who had taken the donations they received and put them to such good use. Many families use the money to educate their children. One man explained that his parents had received support some years ago and this had made it possible for him to become a plumber. Now as a plumber he was able to earn enough to educate his three children. One son had become a lawyer, another son worked in information technology and a daughter was attending nursing school! Listening to this story made me think of my own parents' struggles to educate me and my siblings. Sometimes just a little help is all that is needed.

We walked down a muddy trail surrounded by lush, green vegetation to the home of a woman who had been able to start a coir making business. We went to the back of her home and she demonstrated how she turned the fiber from coconuts into rope. She and her family all benefited from the money she earned. How proud she was to have this little business and to give me a piece of the rope she spun.

It sits on a shelf in my office today. Each family insisted on providing a meal for us. At the end of our trip, we had eaten many varieties of delicious Indian food and couldn't eat another bite!

I also had the opportunity to visit two orphanages, where children as well as some adults with disabilities lived. The children at the Home of Faith lived like sisters and brothers, attending school and church services together. I rode the school bus to drop off children at their various schools. It brought tears to my eyes to see how the children helped each other. One boy, who seemed bright and normal in every way, had severely clubbed hands and feet. He accepted the need to roll wherever he went. When he needed to climb stairs or get onto the school bus, other children lifted him. There was no embarrassment or shame; just a feeling of loving cooperation as brothers and sisters helped each other.

Later I visited Mercy Home, also run by Sisters. Children were so delighted to have a foreigner visit, and had great fun attempting to teach me Hindi. I dutifully wrote down the words and tried to pronounce them. We all laughed long and hard at my flawed pronunciation. One evening, several girls put on a show for all of us. They had sewn their own beautiful purple and silver silk dresses. Since they couldn't walk, their dance consisted of synchronized arm and body movement as they sang and "danced" to the music.

I cannot give enough praise to the people who run these institutions and to SAFF for allowing me to take part in their wonderful programs. As I slept under my aqua blue mosquito net, I knew that this adventure was one I would never forget.



Judy visited some of the many families she has supported through SAFF. From this support Ms. Marykutty (second from the right) was able to have critical heart surgery (*Ernakulam, Kerala, India*).