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Newsletter of SAVE A FAMILY PLAN (SAFP)

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SOUNDS LIKE A WHISPER:

Grassroots Inspiration and a Lesson in Solidarity

by Dan Grace, student, Canada Corps intern

Do you hear it?
Listen harder.
It may sound like a whisper, but the women of India are making noise.

They are organizing, planning, comforting, learning, teaching and creating change in their communities.

> Don't you know,
> They're talkin' bout a revolution
> It sounds like a whisper
>
> Poor people gonna rise up
> And get their share
> Poor people gonna rise up
> And take what's theirs
>
> Don't you know you better run run run …
> Oh I said you better run run run …
> Finally the tables are starting to turn
> Talkin' bout a revolution
>
> **Tracy Chapman**
> **song lyrics from *"Talkin' Bout a Revolution"***

They are finding support from organizations like *Save A Family Plan* who facilitate their growth. They are working collectively in *sanghams* and self-help groups to build solidarity which transcends religion, politics and socio-economic status. They are in the millions and working to create substantive change.

I have just returned from India as an intern with *Canada Corps*, a Canadian International Development Agency (CIDA) funded initiative administered through the Association of Universities and Colleges of Canada (AUCC). For over three months I traveled with SAFP to examine the work of governmental and non-governmental agencies working to aid tsunami victims, the impact of international economic policy on rural community groups, gender equity issues and the current HIV/AIDS pandemic.

As a fourth year Social Justice and Peace Studies student at King's University College at the University of Western Ontario, working with CIDA and SAFP was a tremendous opportunity. In fact, "*tremendous opportunity"* sounds trite—it was a gift! While the cognitive stimulus offered within a University context remains invaluable, the experience of working with the people of India and the staff of SAFP proved to be the most educational and exciting component of my studies thus far.

I will build upon the work I have done with SAFP and draw upon my research interests surrounding gender equity issues, women's social movements and HIV/AIDS education and prevention strategies within my forthcoming Master's and PhD studies.

I draw inspiration from the many women's community groups I met with, ate with, laughed with, and danced with. Well…they danced and I attempted to follow the steps. A translator conveyed one of their sentiments to me: *"They say you are handsome but have no rhythm".* Well, I guess I will have to rest on my good looks.

Humour aside, my candid conversations with dozens of these groups confirmed what I already knew: to create change in India we must invest in women, and work *with* the poor. We must continue to evolve from a charity model of developmental aid. The only way to create justice-oriented change is found in *true partnership*.

Further, the only way to work towards creating a more just and equitable world is through building true solidarity. However, the rhetoric is easy: *"partnership, solidarity, facilitating growth etc."* What is difficult is creating substantive change in a justice-oriented way.

Dan Grace, with young villagers

I believe that SAFP's focus on utilizing women's groups as a tool for decision-making and community organizing is inspired and profoundly important. As Tracy Chapman and I both would hope, this sounds like the beginnings of a revolution.

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Sitting with these women—many in destitute poverty— in their homes or under trees, I received the education of my life. A lesson in what grassroots organizing *really* looks like. The topics discussed were varied yet the central theme remained: *we will persevere together.*

Girls gather in a tribal area in Kerala, India— grassroots inspiration

Despite current conjecture surrounding India being a political and economic "heavyweight" in the next decade one fact became particularly salient during my experiences: India is desperately poor and women are suffering disproportionately. The World Health Organization says that almost a quarter of India's 1.1 billion people live on less than $1 a day; 700 million more live on less than $2 a day. Women are suffering the greatest burden of the massive global inequity.

Gandhi explained that poverty is "*the worst form of violence".* I am fortunate enough to have met with courageous women working to combat the global injustices suffered by the poor in India. The provision of micro-credit opportunities and development of innovative education models has been fostered through the self-help groups I met with. Yet we must continue to strive for innovative methods of empowerment that facilitate the growth and autonomy of the poor.

Attempts at poverty eradication can only be successful if we listen to the women of India and truly hear their needs. One day soon, with a lot of continued effort, "*the tables will start to turn".* ✦

MICROCREDIT AND THE POOR

by Laurie Chan, SAFP volunteer

Having access to the financial sector and its services (eg loans, savings accounts, insurance) is a crucial means of managing and growing one's assets in order to achieve some degree of wealth and security. The world's poor don't have this advantage. Because they lack collateral, conventional banks will not loan them money. Without the latter, they lack the starting capital for the *livelihood initiatives* that could potentially help them out of poverty and allow them to become positive contributors to local economies.

Recognizing this huge impediment to personal and collective growth and development, economics professor Muhammad Yunnus began to loan small amounts of money to poor women in Bangladesh three decades ago. These women showed consistently that they could generate income, improve the lives of their families, and repay the loans with interest. From this success evolved the Grameen Bank of Bangladesh and the formal practice of microcredit.

Similarly in India, the SEWA Co-operative Bank was established in 1974, with 4,000 poor women investing ten rupees of share capital each. The Self-Employed Women's Association (SEWA), a union of informal sector women labourers, realized back then that lack of working capital and non-ownership of assets were a serious hindrance to self-reliance and productivity.

Grameen and SEWA have been the inspiration behind the current worldwide microcredit and broader microfinance movement. Today, the Grameen system of microfinance dominates in Bangladesh, whereas in India, Self-Help Groups (neighbourhood groups working with a single bank account), have had greater success.

The United Nations (UN) clearly recognizes that access to microfinance is a key strategy in achieving the Millennium Development Goals for reducing world poverty by half, by 2015. The UN designated 2005 as the Year of Microcredit , to emphasize this importance.

The Global Microcredit Summit 2005, held in November in Halifax, Canada, was the latest meeting to follow up on the nine-year campaign that started in 1997 at the first Microcredit Summit in Washington. That event focused on reaching, by 2005, *100 million of the world's poorest families,* especially the women of those families, by providing credit for self-employment and access to other financial services.

In a letter to leaders at the G8 Summit in Gleneagles, Scotland in July 2005, The Year of Microcredit Advisors Group (led by Stanley Fischer, Governor of the Bank of Israel) stated that access to financial services for poor people was a powerful tool to fight poverty. They said that a broad range of financial services will allow poor people to *"invest in income generating and asset building activities, and basic needs including education, health and nutrition."* The letter urged G8 members to encourage governments and central banks to promote microfinance and proper monitoring with the support of the UN, the World Bank, and the International Monetary Fund. (source:www.yearofmicrofinance.org)

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Lending money to the poor, with its proven successes, has become the basis for many self-sufficient microfinance institutions all over the world. The current global push for further commercialization of the industry is understandably well supported. However, there are concerns. Critics worry that an over-emphasis on microcredit overshadows the need to address the worldwide structural causes of poverty such as unfair world trade rules and practices, huge debt loads, and unsustainable use of land and resources.

French President Jacques Chirac, at the Paris International Conference on Microfinance held June 20, 2005, stated, *"The success of microfinance shows that poverty is not irreversible. It also shows that development is not a matter of charity, but of partnership, since it is by combining solidarity with empowerment that we humanize globalization."*

Did You Know...

87% of the poorest households in rural India have no access to formal credit. (source: www.siteresources.worldbank.org)

Self-Help Groups may be nurtured by a developmental NGO , and are generally made up of 10 to 20 women whose members pool savings and re-lend within the group on rotational or needs basis. Defaults on loans are rare mainly due to group peer pressure. The women assume the responsibilities of running the group, assess the needs of their own members, and set their own schedules. The groups also provide women with opportunities to discuss issues of mutual concern or interest, thus empowering them socially.

Since 1992, The National Bank for Agriculture and Rural Development (NABARD) of India has reached nearly 16.7 million families with its SHG-bank linkage program, with 1,079,091 SHG's receiving bank loans totaling US $867 million for employment generation activities. (source: www.inderscience.metapress.com)

Of the 5.44 million borrowers from the Grameen Bank of Bangladesh, 96 per cent of them are women. Loan recovery rate is 98.91% (source: www.grameen-info.org/)

Access to financial services is an important stepping stone for the poor—but globalization will only be humanized when the causes of poverty are eliminated. Those who partner with the poor, like SAFP, realize that facilitating access to financial services is necessary, but integrating these initiatives with community infrastructure, health, and education projects is essential in order to reach the poorest of the poor, whose lives are rarely improved by microfinance alone. ✦

Thanks to generous donor support, SAFP has surpassed its target goal of raising $600,000 for tsunami recovery programs in southern India.

HUMAN WORK IN CATHOLIC SOCIAL TEACHING

by Father Michael Ryan, Past President of SAFP Canada

Recently it was announced that unemployment in Canada has fallen to its lowest rate in thirty years. What the small print reveals however is that most of the new jobs are part-time and low-paying and are located in the service sector. Most of them are also non-union. It is clear that there is still a great need for the church's teaching on human work to be heard. That teaching includes the rich theology of work contained in Pope John Paul II's 1981 document, *On Human Work***.** However there is already a vision of human work in the very document of Catholic Social Teaching, Pope Leo XIII's 1891 letter, *Rerum Novarum,* that is still fresh and relevant today. That document carries, with good reason, the English title, *The Worker's Charter.* Consider four features of its teaching on work.

Women in Madhya Pradesh, India working to improve the water table

First, its rejection of economic *"realism".* It has been pointed out several times that predictions by economists in Canada and the United States in recent years have been wrong just about 50% of the time. That should not surprise us because economics deals with the realm of human action, which is notoriously unpredictable. Nonetheless for at least a century and a half the social sciences like economics have often been portrayed as being, like the natural sciences, positive disciplines that simply describe *"natural laws".* As physics talks about the law of gravity, we are told, so economics talks about the law of supply and demand. Both laws are there and nothing can be done about them. Hence ethical considerations we are told have no place in economic questions.

A consequence of this economic realism has been the frequent assertion that human labour is simply a *commodity,* something to be bought and sold at market rates. Pope Leo firmly rejected this view. He pointed out that the economy results from human decisions and freely-chosen priorities. Those decisions and priorities fall under the Gospel judgment. They must respect the human person and the dignity of human work. The British writer Karl Polanyi, would later agree wholeheartedly

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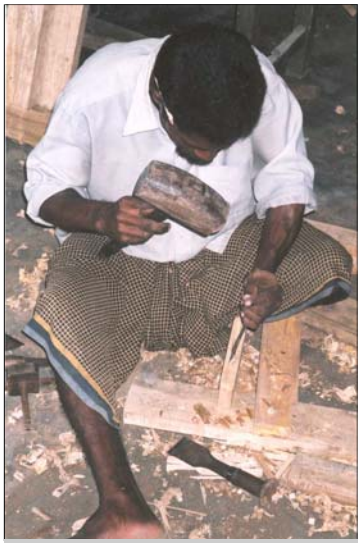
with this assessment. He wrote that the picture of labour as a commodity was a fiction created to sustain the myth of a self-regulating economy, which in turn is part of that larger myth of economics as a strict science.

It is for this reason that Pope Leo opposed the concept of the *going wage* and substituted for it that of the *just wage,* which he defined as one that was sufficient to allow a worker and that worker's family to live with dignity and provide for the future.

Second, its rejection of paternalism. A feature of human work that is still strongly resisted in our society, is the fact that working people have *a right and a need* to stand on their own feet and to speak and to act in their own name. As in Pope Leo's day, so today, one hears talk of *"paternalism".* The worker should rely on the good will and the wisdom of his/her employer. Hence we still encounter opposition to the formation of labour unions. It is common to hear the statement that, if you end up with a union it is because you were not a good manager, you weren't treating your employees properly. This reflects a false view of human dignity and neglects the fact that human beings are *subjects* who are intended by our Creator to be self-directed and not manipulated by others.

Third, its insistence on legislation. The mood of the time called for a "*laissez faire"* or *"hands off"* approach on the part of government to the operation of business and the economy. Pope Leo however insisted that governments have a special obligation to pass legislation that protects working people. He laid down a marvelous principle. *"The rich"* he said, *"have many ways of shielding themselves"* {no. 29}. So the government's concern must be to serve as guardian of the worker, especially where the worker is poor.



A carpenter helps to build a school in Madhya Pradesh, India

Fourth, its teaching on property. It is well-known that Pope Leo strongly defended the right of private property. Some have gone back to his defense of property to speak on behalf of large property interests in our world. They have portrayed *Rerum Novarum* as a great protector of the modern *absolute* attitude toward private property. This badly misreads his intention. Pope Leo was opposing the *socialist* solution of his day. Socialists had said *"Give up the notion of private property and the State will take care of you".* Pope Leo replied that this takes away a worker's dignity. Working people should have a chance to own their own property so that they can take care of themselves. It was his dream that all working people would become genuine property owners. How relevant that dream is still today.

As we hear of families in which both spouses have to work to make ends meet, as we hear of fierce resistance of unionization by companies like Wal-Mart and Macdonald's as well as some of the Japanese auto makers, and as we look at the recent call by major religious groups for government action to meet the critical need for affordable housing, we can't help but marvel at how contemporary the great social documents of the Church are. ✦

FOOD FOR THOUGHT...

In mid November of 2005, Mr. Tom Hart's Grade 12 Social Justice class at Mother Teresa Catholic Secondary School in London, Ontario held a multi-cultural lunch; the purpose of this meal was to raise funds for their Save A Family Plan family from Kerala, South India. The money will be used to help with the education of the family's three children, and also to assist with an important goat-rearing project to supplement the family's income.

SAFP is complying with the Federal Government of Canada's Personal Information Protection & Electronic Documents Act (PIPEDA) to ensure the confidentiality of our benefactors' personal information.

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