

CROSSROADS



CREDIT, COOPERATION, STRONGER COMMUNITIES:

Women's communal banks in Bolivia

By Dilya Niezova, La Paz, Bolivia

I SQUEEZE into the back of a Jeep with six of my Bolivian colleagues and brace myself for a rough ride. The car bumps along the winding mountain roads, kicking up so much dirt that we can hardly see a meter ahead. Roman Quispe, the director of the Llallagua office of Crossroads Bolivian partner the Asociación Nacional EcuMénica de Desarrollo (ANED), points out tiny settlements that sit at the base of the towering mountains. This is where the microfinance organization works with women's communal banks.

Arriving in the tiny village of Sakamarka, I step out of the Jeep and see a group of local women sitting in the dirt of a front yard, discussing interest rates. This is when I began to understand what microcredit means to women in Bolivia's most rural communities.

Communal banks, one of ANED's microcredit products, provide women with an opportunity to come together and support one another, in pursuit of better lives and stronger communities. As members of group banks, these rural women are financially savvy, with the ability to borrow credit, start up their own businesses and increase their family incomes. Communal banks empower women by enabling them to be financially independent and providing them with leadership roles.

"Before we joined together as a communal bank we did not know how to organize or what credit was," explained Luisa Vedia, treasurer of the Organización 27 de Mayo communal bank in Markamaya. "We had to get our husbands and children to help us. Now we are independent and contribute to the household income."

And communal banking works. Through relationships based on trust, a communal desire to improve livelihoods and the peer pressure that results when a woman defaults on her payments, the association has found that 95 per cent of members repay their loans.

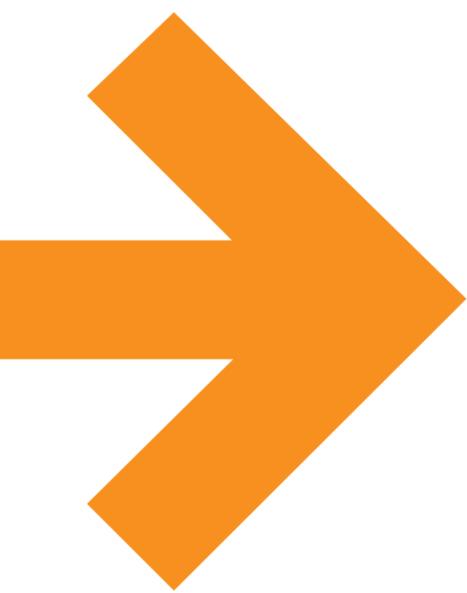


Dilya Niezova (Bolivia, 2011) with communal bank members in Bolivia.

➔ **I AM SOMEBODY:**
Giving girls the tools to thrive

➔ **LOCALLY LED,
LOCALLY DRIVEN**

➔ **BEST GIFT IDEA**



➔ **370 girls** have support to report and address abuse

“Working with Girls’ Empowerment Clubs in Swaziland gave me invaluable professional and life experience. Interacting with club members, I could see the difference this program made in girls’ lives. The clubs are not an imposition from the outside. They arose through collaboration between like-minded organizations addressing similar challenges. Girls’ clubs are a local initiative, meeting local needs. That is why I was so enthusiastic to support it.”
– ANDREA CASEY (SWAZILAND, 2010)



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WOMEN BANKING ON THE FUTURE

By Dilya Niezova, La Paz, Bolivia



“There is no credit that is not risky,” says Marcelino Pantoja, a credit officer who manages 45 communal banks in Llallagua and surrounding areas. “But these women work together, and with ANED, to pay back their loans on time and in full.”

Part of the reason communal banks are so successful is due to a built-in element of peer pressure. Communal banks are formed by groups of 12 to 17 women who take out a loan together, generally to be used as start-up capital for small businesses — from market stands selling fruit, to shoe-making workshops, to breeding cattle. Members elect a governing body which

runs monthly meetings, collects payments and solicits more credit from the association when needed. The women essentially guarantee each other’s loans. Because every woman is responsible for the communal loan, it means they are also responsible for ensuring that each member pays her share.

In addition to providing credit, communal banks also help women to save. Members pay 10 per cent interest to ANED, which goes into savings which are returned to the group at the end of the year. They also contribute part of their credit to an internal pool, which can be lent out with interest within the group, increasing the stability and resources of the bank itself.

“We ask each member to contribute to our internal savings and credit,” explains Tanya Tucuman, treasurer of the Virgen de Rosario women’s communal bank in Chayanta. “We lend this money out at low interest to anyone who needs extra credit or if they cannot make their monthly payments. So far we have an internal savings of over 10,000 bolivianos (\$1,146 CAD) and no one in our group has ever failed to make their monthly payments.”

Communal bank members use their microloans to create decent work for themselves and to better support their families. Their creativity and resilience is supported by monthly business training sessions that cover everything from the basics of borrowing, to calculating interest, to reinvesting in order to increase profits.

“Essentially, the objective of communal banking is to empower and educate women to manage their credit,” says Llallagua office director, Roman Quispe. “ANED is there to facilitate and support this vision and to help communal banks become self-sufficient and sustainable.”

Emilia Lopez has been a member of the Organización 27 de Mayo communal bank in Markamaya since 1999. For her, financial independence is an investment in the future.

“At first I used the 1,500 boliviano (\$214 CAD) loan from ANED to run a small stand selling soap and sugar in my village,” she explained.

“Later I was able to go to school and learn the textile trade. Now I am eligible to take out a loan of 8000 bolivianos, which I will use to buy sewing machines, in order to run a textile business from my home.”

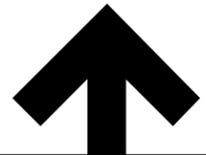
Today, ANED is expanding, rolling out communal banking for women in seven new communities. These are small loans that open big opportunities.

I have been on the ground supporting this initiative for the last 6 months, coordinating training sessions and designing promotional and educational materials for the launch. What I respect so profoundly in Crossroads’ and ANED’s approach is their absolute respect for the women we work with, and our collective dedication to coming together as equals.

In the words of Fani Machaca, a member of the Asociación de la Primavera communal bank:

“By giving us credit, ANED has saved us. We trust each other and turn to one another for help and support. It is important for us women to find a way to improve our lives and those of our children, these loans help us do that.”

Dilya Niezova is currently on placement through Crossroads with ANED in La Paz, Bolivia as a Communal Banking Advisor. She studied International Development at the University of Guelph and is very grateful for this opportunity to be able to practice development in the field. The communal banks expansion is being supported by funds secured through the Ken and Oli Johnstone Foundation.



“At Crossroads we’ve learned how we work is as important as the projects we undertake.”

– KAREN TAKACS, EXECUTIVE DIRECTOR

COMING TOGETHER AS EQUALS THE CASE FOR INTERNATIONAL VOLUNTEERISM:

WHEN I SPOKE at the International Volunteer Cooperation Organizations’ annual conference in Kenya in October, I titled my talk “Has International Volunteering Become Irrelevant?”

Although I was being somewhat provocative, I think it is important to ask ourselves this question. Much has changed since the first Canadians volunteered with Crossroads in Africa some fifty odd years ago.

You no longer need to leave your neighbourhood, let alone your country, to have a cross-cultural encounter. Developing countries are no longer asking for foreign teachers or nurses. They are looking for support to develop their own workforce and their own civil society. In fact, a number of developing countries have started their own volunteer programs. What, then, is the role of international volunteers today?

Despite great advances in addressing poverty and human rights over the last century, much remains to be done. Inequality is growing. In a world that is more connected than ever, what happens on Wall Street is felt sharply across the globe. We know that we each have a role to play.

So, is our work still relevant? My answer, one that was echoed by our peers from across the globe, is yes — perhaps more relevant than ever. When it’s done right, international volunteering advances rights, builds local economies and changes lives.

At Crossroads we’ve learned *how* we work is as important as the projects we undertake. We know that to be equal to the problems of the world, we must come together as equals. Solving complex development issues requires many players and many perspectives.

Our role is to bring people together, from around the world, to listen and learn from each other, to leverage resources and ideas, and then to seed innovative, locally-owned solutions.

That is why we create flexible mandates tailored to partners’ needs. We recruit skilled volunteers to provide value-added service and experience to advance their work. This is also why we support exchanges between partner organizations in Canada and in the Global South.

Volunteers and partners, North and South, share what they know and work side-by-side to advance women’s rights and create decent work for all.

This December 5 marked the culmination of *Volunteer +10*, a yearlong celebration of the tenth anniversary of the UN International Year of Volunteers. In this issue of *Crossroads* we want to highlight the different players in our community — volunteers, funders, partners, beneficiaries — who work together to address complex development issues.

Crossroader Joanne Marshall-Forgie describes how Crossroads is supporting local partner SWAGAA tackle child abuse through innovative Girls’ Empowerment Clubs in Swaziland. Crossroader Dilya Niezova, reports from the field on her work in Bolivia supporting the expansion of communal banks to new communities. We also pay tribute to a visionary Canadian foundation whose generous funding is helping rural women to build businesses for the future through communal banks.

It takes ideas, expertise and resources to fuel change. In this special year of celebration we once again extend our thanks to you, our volunteers, partners and donors, who are the driving force in Crossroads’ movement for a more just and equitable world.

Karen Takacs

KAREN TAKACS, Executive Director

→ At 16 public events girls

spoke out against violence

"[Club leaders] are reporting that, because of their improved self-confidence, girls are doing well with their school work. They are asking questions and they are not afraid to probe, to follow-up if they don't understand something. Before, many girls were falling behind, now they are doing brilliantly."

- **CEBILE MANZINI-HENWOOD,**
EXECUTIVE DIRECTOR, SWAZILAND
ACTION GROUP AGAINST ABUSE

→ 8 clubs build

girls' self-esteem and provide leadership opportunities

"To be a member of girls' empowerment club changed my life. I now have more knowledge about abuse and the right way of reporting to responsible people... I also know about HIV and AIDS, how it is prevented, how it is spread. And we learn more about our future skills, so that when I finish school I go to university and get a good job."

- **GIRLS' CLUB MEMBER,** SIGANGENI
HIGH SCHOOL, SWAZILAND

I AM SOMEBODY

Giving girls the tools to thrive

By Joanne Marshall-Forgie

Working with girls in Swaziland, I heard many difficult stories. There is **Zodwa*** who was sexually abused by an uncle she was sent to live with after her parents died of AIDS. There was **Lindi*** who fell into a deep depression and contemplated suicide after being expelled from school for failing to pay the fees.



Girls' Empowerment Club members in Swaziland.

BUT WHAT STAYS WITH ME now is not a sense of defeat, it's the girls' tremendous resilience. It's their desire, their determination to create better lives. It's their ability to do just that with the most basic resources.

With 25 years of experience in program development, I went to Swaziland with Crossroads to support the highly successful Girls' Empowerment Program developed by local partner the Swaziland Action Group Against Abuse. My responsibility was to assess the program, its accomplishments and the real challenges that lay ahead. At the heart of the program is the Girls' Empowerment Clubs.

The goal of the clubs is to prevent abuse by building girls' self-confidence, educating them about their rights and where to turn in a time of crisis. The clubs are based in schools and facilitated by a specially trained female teacher. She fills the critical role of a trusted adult with the knowledge to help girls get out of abusive environments.

The results were incontrovertible. Girls who participated in the clubs were doing better in school, participating in class, being voted into student leadership roles by their peers, showing knowledge of HIV and AIDS (how it is transmitted and prevented), abstaining from sex and teen pregnancy rates were down.

For **Zodwa**, the girls' club teacher helped her find a new place to live and supported her emotionally as she worked through the abusive experience.

For **Lindi**, the clubs provided hope in a time of great need:

"I remember, at the beginning of the year, I was expelled from school due to school fees. As I reached home, I was alone. I thought to commit suicide. But what came first in my mind was that I was a girls' empowerment club member. Committing suicide was not an answer."

The challenges facing the girls of Swaziland are overwhelming. One in three girls will suffer sexual abuse before the age of 18. To meaningfully support girls in building a better tomorrow, it is critical to understand how their situation deteriorated so dramatically.

This tiny, landlocked kingdom is the epicenter of the HIV and AIDS epidemic. More than a quarter of the adult population is HIV positive and life expectancy in the country has dropped by half over the past two decades.

This has led to a generation of children who lost those who loved them most, their parents and grandparents. Without mothers and fathers to protect them these children, and especially girls, are extremely vulnerable. Try to imagine a similar situation here in Canada. What risks would our children face if the very structure of the family disintegrated? How would our children cope without parents, without a home?

This is where Girls' Empowerment Clubs are making a difference. The clubs provide girls with a safe space to express themselves, increase their self-esteem and gain knowledge and skills that are essential to protect themselves.

The obstacles local partners face in maintaining and expanding girls' clubs are real. They need long-term funding in order to support clubs and expand the program into new regions to reach more girls. Because the clubs are based in schools, some of the most vulnerable girls—those who cannot afford school fees—are left out. Also, the clubs need to be more integrated into communities and the teachers who lead them need more support.

These issues are challenging, but not insurmountable. As donors, partners and volunteers, we can contribute our best ideas, skills and resources to support local partners to build safer and more equitable communities.

This December marks the 10th Anniversary of the International Year of Volunteers. From where I stand, the real value of volunteerism is that it brings us together as equals. We can advance rights, increase dignity and build a sustainable future only by working across borders and languages and cultures for a common cause.

Joanne Marshall-Forgie (BSN, MPH) has more than 25 years of experience building programs and organizations from the ground up. She is owner and president of the independent consulting firm jmf Consulting that works with non-profits and government bodies in Canada and internationally on program, policy and organizational development. She has volunteered with Crossroads numerous times.

* The girls' names have been changed to protect their identities.

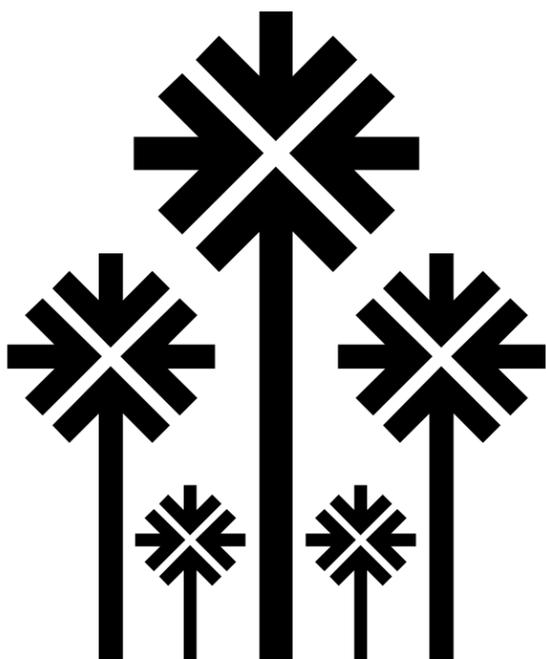
MONTHLY DONOR: BEV PARKER



When I went to Indonesia in 1994 with Crossroads, I connected with people and fell in love with the country, which I hold very dearly in my heart today.

Last year, I returned to Indonesia and was welcomed with hugs at the Airport by the Crossroads committee I had come to cherish many years earlier. I was welcomed once again into their homes and lives. For me it was a very personal experience. I learned about a people and a culture we don't get to see on TV every day, and I like to think I helped them un-learn some of the things they believed about Western culture. We worked together as partners, using tools available locally. We saw each other's humanity.

I chose to become a monthly donor because I've participated in the program first-hand. I know the program works. Crossroads ask questions. They listen. They work together with local people to come up with solutions to key global problems. I wanted to continue to be a part of this work in some small way. I know my money is going to grassroots initiatives with positive, life-changing results. It's also my way of saying, thank you for changing my life.

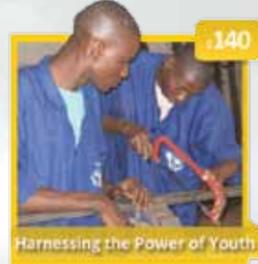
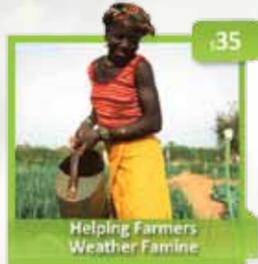


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Crossroads International gratefully acknowledges the support of:



Crossroads International is supported by the Canadian International Development Agency (CIDA), the Ministère des Relations internationales of the Government of Quebec, other government and non-government funders, as well as many individuals around the world. **Crossroads** is published twice yearly for Crossroads International alumni and friends. Please send us your comments, letters and ideas. • **Executive Director:** Karen Takacs • **Director, External Relations:** Christine Campbell • **Coordination and writing:** Candice O'Grady • **Linguistic services and writing:** Nicolas Gersdorff • **Contributors:** Dilya Niezova, Joanne Marshall-Forgie • **Photos:** Dilya Niezova (cover, 2), courtesy of the Swaziland Action Group Against Abuse (3), courtesy of Bev Parker (3), courtesy of Vera Radyo (4) • **Art Direction:** Campbell Symons Design • **Crossroads International, Toronto Office:** 49 Bathurst St., Suite 201, Toronto, ON, M5V 2P2; Tel: 416.967.1611; Toll-free: 877.967.1611; Fax: 416.967.9078; email: christinec@cciorg.ca; **Montreal Office:** 3000, rue Omer-Lavallée, Suite 126, Montréal, QC H1Y 3R8; Tel: 514. 528.5363; e-mail: nicolas@cciorg.ca

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LOCALLY LED, LOCALLY DRIVEN:

By Candice O'Grady

FOUNDATION DIRECTOR VERA RADYO ON THE IMPORTANCE OF EQUAL PARTNERSHIP IN DEVELOPMENT

WHEN VERA RADYO BOARDED

a plane for The Gambia in 1970, she was planning to become a math teacher. The next few months, building schools as a Crossroads volunteer, changed the course of her life.

"It really opened my eyes to what life is like elsewhere and to other people's lives," said Radyo in a recent interview. "It broadened my worldview, it informed my career path and where I ended up in my life."

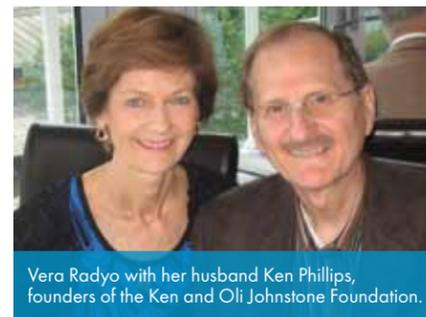
Where did she end up? After a career working primarily with immigrant and refugee groups in Vancouver, Radyo now heads up the Ken and Oli Johnstone Foundation, a private foundation that supports programs to alleviate poverty, build community self-sufficiency and empower women and children in the Global South.

As Program Director of the Foundation, Radyo's approach to development echoes the same values of equal partnership that form the foundation of our work at Crossroads.

"Sustainability can only happen when work is locally led and locally driven," she said. "As Northerners, we need to take a partnership approach and then we can provide support in a variety of ways. Our role is not to lead, but to support."

The Ken and Oli Johnstone Foundation was founded by Radyo and her husband, Ken Phillips, in 2007 to manage the estate of Ken and Oli Johnstone. After surveying the landscape of private foundations in Canada, they realized that a tiny percentage of funds were earmarked for international development and human rights work – scarcely more than one per cent. This is where Radyo and Phillips felt they could make a difference.

The foundation went on to provide vital start up funds to Crossroads to support the launch of Girls' Empowerment Clubs in Swaziland. Today the program is helping girls in Swaziland escape abusive situations and to take concrete measures to protect themselves and plan for their futures. Grants from the foundation have also supported the training of Legal Literacy Volunteers in Ghana, specially trained community leaders who



Vera Radyo with her husband Ken Phillips, founders of the Ken and Oli Johnstone Foundation.

support women and children who have been assaulted to access the medical, legal and social support.

Currently, the foundation is supporting the expansion of women's communal banks in Bolivia, which enable rural women to create decent work to build stronger families and communities. Banks are being formed by women in seven new communities. As members build businesses, they create jobs, repay their loans and contribute to sustainable local economies.

Reducing poverty, supporting equal opportunity for women and girls requires the time and effort of many. From foundations like the Ken and Oli Johnstone Foundation that is providing resources critical to expanding and deepening Crossroads' work with partners, to the volunteers who dedicate their skills to advancing rights and reducing poverty.

Being a Crossroader affected choices Radyo made throughout her life. And after a career rooted in social justice work, this is her message to today's volunteers:

"When you are abroad, really listen to what people are saying. Hear from them about their successes and their struggles, and their dreams and hopes."

Working in solidarity with Southern partners and communities is the way to create lasting change. Volunteers, Radyo adds, make a valuable contribution.

"Volunteers are partners, working together on a common goal. Their role is not to lead the work, but to support local partners in the South. Then, they can make a real difference."

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