

# CHETNA: Changing Lives in East Champaran

A partnership with the Emmanuel Hospital Association

Country: India

Category: Health Care

Project number: 98260

Need February 10: \$229,699



Self-help groups enable women to become literate, and also empower them to generate their own income.

↙ This ministry is helping people in more than 120 impoverished villages in the northern state of Bihar to dramatically improve the quality of their lives. It does so by addressing high mother and child mortality rates, sanitation, risk behaviour among adolescents, high women's illiteracy rates, and lack of education amongst children. A key goal is that of empowerment—facilitating communities to address their own needs through community organisation, leveraging more functional service delivery from local government, and skills training for income generation.

## ↙ Update from Project Manager, Mr Subhas Das, March 2010.

Mrs Tejrani Devi is a resident of Nekardei village. Her husband works in a chocolate factory, but his wage is insufficient to support their five children, and consequently the Devi's accumulated a debt of 10,000 Rs (\$240AUD). Mrs Devi became involved in one of the project's self help groups which provides loans and helps break dependency on local moneylenders who charge exorbitant interest rates. Through involvement in this group she has managed to save enough to slowly begin to repay the debt. Having paid part of her debt Mrs Devi took out a loan of Rs. 8000 (\$192AUD) to buy a cow.

The family kept some of the milk for their own use, and sold the

rest which was an increase to their income. The cow was later sold for 10,000 Rs (\$241AUD) leaving the Devi's 2000 Rs (\$48AUD) ahead after repaying their loan. With their profit the Devi's are planning to purchase another cow. With these profits the Devi's hope to complete the repayment of their bank loan.

Mr Devi is so encouraged seeing his wife courageously stepping forward to create a better life for her family. With the increasing possibilities for their future the couple are now planning to ensure their children gain an education, so that they, in turn, might have a brighter future.



The relief and development fund of SIM Australia [www.sim.org.au](http://www.sim.org.au)  
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