



REPORT OF THE COADY STUDY TOUR

Velma Harasen & Cecile Miller

National Chairperson of Organization & National
Chairperson of Education and Health

Jawaharlal Nehru once said, “India is a land of contrasts, of some very rich and many poor people, of modernism and medievalism.... India is not a poor country. She is abundantly supplied with everything that makes a country rich, yet her people are very poor.”

From November 1-14, 2009, we joined 11 others on a study tour organized by the Coady International Institute. The tour to India and Nepal was led by St. Francis Xavier University President Dr. Sean Riley and University Vice-President and Director of the Coady Mary Coyle.

The following article describes some of what we saw and learned, and some of our reflections.

In India, one of the many destitute places we visited was the Khodiyar Nagar slum near Ahmedabad, an established slum with 1,000 families displaced by the government, families that had been given 21 days to leave. Their homes were bulldozed and they lost everything. They were given a 150 square foot lot on a temporary basis at the dump outside the city. The children could not go to school because they were too far away.

We saw more hope when we visited another urban slum, Behrampur. The impoverished women in this area were truly women of hope, due mainly to having embraced the concept of micro-financing. One woman told us she was selling bread, earning 250 rupees (approximately \$5.00) and saving 50 of them. She was then able to get a loan and improve her home. A 28 year old mother of two operated a store from her home. She was saving in order to move out of the area. A third woman was able to purchase a larger home. She lives there with her two sons and their families, five in one room and six in another.

On the streets of Mumbai, we encountered some of the 60 families of the Pardhi tribe that make Mumbai their home. Some have been there eight years and came from as far away as 12 miles “to fill our stomachs”. No one has found a place to live, and they are unable to find employment because of discrimination. They get their water from a common supply, but must pay for it. They earn some money by selling hair clips, flowers and necklaces made of flowers. Sometimes, they are fed on the street with rice donated by wealthy citizens. The families have many children because they know that some will die.

Sister Rosamma, a Coady graduate, is bringing hope to these families by operating a boarding school for girls. Other



Women washing dishes and doing laundry in front of their homes.

graduates work through their diocese taking in girls who are trafficked and street children whose families force them to beg. They operate a school with 1,500 children, with some classes as large as 60-70 students.

When we visited the school, we saw great signs of hope. The children are taught responsibility, rights, empowerment and gender equality through the use of street plays, two of which we saw. Another way the children are taught rights and responsibilities is through a children’s parliament. They learn to work as a group and to understand the importance of education, including 4-H education. We also saw a women’s group perform two street plays on domestic violence and human trafficking. These women take their message to other areas, and already they have seen positive effects as women come forward to seek help.

Other signs of hope for us were the self help groups and income generating programs. Some self help groups were designed to train women to become beauticians or work in canteen services, or to educate women in cleanliness, human trafficking and domestic violence. Other important programs of the self help groups are savings and small loans. Our dream would be that these programs could better the lives of the widows we met in the slum from the movie *Slum Dog Millionaire*.

In New Delhi, we went to a rag pickers community in Jahangirpuri, a resettlement colony established after the great flood of 1977. This community lived in the worst conditions we visited and we are left with an unforgettable image of huge mounds of garbage with whole families sorting out recyclable material. There was pollution, dirt and flies, and congestion of people, animals and traffic, with 1,000 new cars on the roads

of New Delhi each day. A Coady graduate, Father Sebastian, is in charge of several sites “doing the work the government should be doing” for about 400,000 people.

Were there signs of hope? Yes, there were. We saw women’s and men’s self help groups as well as another example of a children’s parliament. There are 174 women’s and five men’s groups in the area of Chetanalaya. The women explained that the biggest difference the self help group made in their lives was that they now have some self identity. The group helps



A typical urban street scene.

them get to know and support each other and develops unity among them. They make money collectively and are able to borrow. One person shared that he wants to own a rickshaw, but cannot afford one, so he has to pay a rich person to rent one. His dream is to get money from the group, so he can buy his own.

One of the main sources of hope we saw in India was in the area of micro-finance. The work of the Self-Employed Women’s Association (SEWA) is to be especially commended. SEWA is a union of over 1,000,000 poor, self-employed women from nine states. One of its achievements is the SEWA Bank which provides opportunities for the poor and marginalized to save and borrow money. It was established in 1974 on the initiative of 4,000 self-employed women. They each deposited 10 rupees as their share. Some of the purposes of the bank are to help women save money, provide credit, promote insurance benefits and release women from the clutches of unscrupulous moneylenders. There are now 400,000 depositors and 65,000 borrowers. The mission statement of SEWA Bank is “to reach to the maximum number of poor women workers engaged in the unorganized sector and provide them with suitable financial services for their socio-economic empowerment and self development, through their own management, and ownership.”

Classes in financial literacy are taught so that women are empowered to use wisely the small amount of money they earn to improve their situation in life. SEWA Bank embodies the message of Dr. M.M. Coady whose work in adult education led to the founding of the Coady. In many of the projects we visited in India, SEWA Bank was involved. The Coady association with SEWA began in the mid-1990s.

We left India and arrived in Nepal, where we were greeted by Coady graduates and presented with gold scarves. We spent a full day visiting rural development organizations with Coady graduates in Gaidakot. Someone remarked, “When someone from Nepal graduates from the Coady, there is always a new project.”

We first visited SAHAJ, a community hospital which has a pharmacy, doctor’s office, X-ray room, referral services, an outpatient department and an emergency room. There



One of the many women’s self help groups that shared their stories.

are nine full-time and five part-time employees. Plans are underway to add to the facility and build a 51-bed hospital. The bricks are already on the premises. This hospital is the result of an independent study done by a diploma student when he was at the Coady in 2002.

The next meeting was at Sahamati, an institution for equitable development. There are 89 employees; the rest are volunteers. Four Coady graduates were instrumental in developing Sahamati which targets the marginalized, children and survivors in the community.

We then walked to an herbal cooperative which was started two years ago. It provides a good income for workers who sell their produce to local markets and in Kathmandu. There are 33 members, and 11 products are produced by 880 people.

The next stop was at the Trinetra Community Development Foundation. Operating since 1995, its vision is to build a healthy and self-reliant society. There are 114 volunteer members; major working areas include community health, reaching remote areas where there is a scarcity of safe drinking water, sanitation, food security, income generation through savings and credit cooperatives, social mobilization and education. The estimated population which benefits by these programs is 50,928. “This is a step forward toward a healthy and self-reliant society.”

Then, we visited the Vijaya Development Resource Centre. It is a member-based, non-governmental, non-profit social development organization working for social transformation. It has been working in the field of community development for the last 30 years, and we saw what was being done



Left to right: A woman standing proudly beside the cow she was able to purchase with the help of SEWA, a visit with the women at SEWA Bank's newest branch – they no longer have to walk 40 km three times per week to do their banking, some of the children in the rag pickers community.

in Gaindakot. Coady graduates, who participated in the community development course at the Coady, have promoted this approach in their program area. We visited a savings and credit cooperative, a community radio station, a local school and a community education cooperative. Classes in the school go to Grade 10, but it is hoped that it will be upgraded to accommodate Grade 12 soon.

In Nepal, we were impressed with the organizational skills, enthusiasm, commitment and optimism of the leaders, their concrete plans for the future, and their deep and sincere gratitude to the Coady and its programs, which have contributed to the successful development of their communities.

Before we departed from Nepal, we joined the Coady graduates in chanting, "We are masters of our own destiny," as we released 50 balloons into the air.

We had made arrangements to meet with the president of the Delhi Catholic Women's League, Chinnamma Jacob, the afternoon prior to leaving India. Unfortunately, we were delayed more than three hours due to Delhi traffic, and she could not wait for us. She left us two beautiful scarves, and when we spoke to her later, we promised to keep in touch.



CWL bursary recipients that were introduced at the 80th annual national convention in Charlottetown.



Children love to have their picture taken!

We were privileged to take part in two very special 50th anniversary celebrations, one in India and one in Nepal. A highlight was the opportunity to meet three bursary winners, Sister Consilia and Sister Julita who attended the League's 80th annual national convention in Charlottetown, and Kamala from Nepal. We had planned a follow-up visit with Kamala, but the political unrest in Kathmandu made this impossible.

Dr. Coady once said, "The people will use what they have to secure what they have not." Over and over again, in India and Nepal, we saw the wisdom of these words. What a different world we would have if the Coady message could reach more people. However, the truth of the matter is that finances are very limited at the Coady. Of the \$35 billion allocated for foreign aid by the Canadian government, only \$1 million is allotted to the Coady. The questions then for League members are: "What can we do to make the federal government more aware of the value of the Coady in the global community and the necessity for more financial assistance?" and, "What can we do to encourage more donations to the Coady?"

The Coady International Institute can be proud of its 5,000 graduates in over 130 countries. Those we met could not say enough good things about their studies, their experience at the Coady and how they were welcomed and embraced by the community of Antigonish. No doubt, the rest of the graduates feel the same way. League members too should be proud of the work of the Coady and the League's long-standing support. †