



## **Peru & Myanmar: Helping women build a future**

**Projects:** These two microfinance projects – one in Peru and one in Myanmar – are designed to help women and their families escape poverty. The projects support small savings and lending groups comprised of impoverished women. By providing capital and business training, the women are able to establish micro-businesses to support themselves and their families. Personal care by the local Anglican churches and the values-based training curriculum encourage life transformation as well.

Both projects are conducted in partnership with [Five Talents](#) and the local Anglican diocese and/or [Mothers Union](#). Our local partners in both projects are established in the communities and have good track records offering and managing microcredit programs.

### **Peru**

#### **Goal: \$40,000**

The project in Peru targets two areas of extreme poverty: Huancavelica, one of the poorest areas in Peru; and a slum in Lima. Many suffer from chronic malnutrition and lack adequate housing, clean water and sanitation. Most have migrated from rural areas and are uneducated; only 15% can read. Often women can't find employment.

Many of the women who will benefit from this project are single or abandoned mothers who have families to support. They have the skills to earn a living but need a loan to set themselves up in a micro-business. In addition to providing working capital for these savings and lending groups, the project also allows members to receive training in: business planning, personal development, product development, sales and marketing.

Our partner, Five Talents International, is working with the Anglican Church of Peru (a diocese in the Anglican Province of the Southern Cone) and the Ecumenical Church Loan Fund of Peru to implement these projects. Past microfinance projects in these communities have succeeded in transforming lives and had a high rate of loan repayment.

Archbishop Tito Zavala, Primate of the Southern Cone, in approving this project, expressed his gratitude saying: *"I really want to... support the work and ministry of The Anglican Relief and Development Fund (ARDF) in partnership with Five Talents International (FTI). As... [we] serve society, ministries like ARDF and FTI help us to fulfill... [our] Commission...."*

### **Myanmar**

#### **Goal: \$40,000**

The well established Mothers' Union of the Anglican Province of Myanmar, under Archbishop Stephen Than Myint Oo, has run a small-scale, highly successful savings and loan program for impoverished Mothers' Union members and others in the Diocese of Yangon for several years. Now, with ARDF's support and the expertise of Five Talents, they will be able to expand the program, offering women in poverty in four additional dioceses – including those devastated by the 2008 typhoon – the opportunity to achieve economic independence and stability.

While Myanmar, which is also known as Burma, is a predominantly Buddhist country, the Anglican Mothers' Union is active and flourishing with 8500 members. The Mothers Union offers a variety of church-based social programs in Myanmar, which is a developing country in South-East Asia with an average annual per capita income of \$220.

Savings and loan associations offer education, business and skills training, income-generating activities, savings initiatives and ongoing support.

Commenting on his research into the Mothers' Unions' micro-lending program while visiting Myanmar in 2011, Canon Daryl Fenton of the ACNA noted that the program has had "*good success*" and was all undertaken by local leadership. He said, "*Throughout, they maintained high ethical standards... It was transformative to the lives of the families of the women in the village who were able to establish small businesses.*"

### **How microfinance programs work**

[Microfinance programs](#) make lending to the poor sustainable. As the self-employed small group members get established, repay their loans and begin reinvesting their savings with the group, additional small loans can be made to other group members to launch businesses. The savings/lending groups are community-based and built mutual accountability and trust. Savings groups borrow from each other's savings and hold each other accountable for repaying the loans. In this way, poor people who would not be eligible for bank loans are able to become self-employed and earn a better income – without becoming indebted to usurious loan sharks.

Our partner in these projects has extensive experience in implementing microfinance projects. [Five Talents](#) currently works with dioceses in 11 developing countries throughout the worldwide Anglican Communion, promoting the formation of savings groups, making small loans and providing business skills training as a way to create jobs and help whole communities to move from poverty to self-sustainability.

### **About the Anglican Relief and Development Fund Canada (ARDFC)**

ARDFC is a registered Canadian charity, associated with the Anglican Network in Canada. It undertakes carefully selected and monitored aid projects in partnership with Anglican dioceses in developing nations.

### **How to support the work of ARDFC**

Donations to ARDFC can be made:

- Through your parish
- Online using the secure CanadaHelps website. For information see: [www.ardfc.ca/donate.htm](http://www.ardfc.ca/donate.htm)
- By sending your cheque to: ARDFC · Box 1013 · Burlington, ON · L7R 4L8

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