

## TESTIMONIAL OF SUSAN BRAATZ

**I felt as if we were witnessing social change in action. It was thrilling.**

During the day spent visiting villages in ETC's current program site we observed the monthly meeting of a women's group, visited a small shop set up by a woman using a loan from the women's group microcredit fund; went to households benefiting from ETC's agricultural assistance in kitchen gardens, field crops and small livestock production; and visited a village school whose students receive some support from ETC. At the end of the day, we met with staff of ETC and its partner, Save the Earth, -- an amazingly dedicated group of people.

The meeting of the women's group was spellbinding. Attendance was taken and each woman signed the ledger (with a signature, if possible, with a thumb print if not) and paid her monthly dues, equivalent to \$0.80. These dues feed the group's microcredit fund. We knew that the group members were among the poorest women of the community -- landless and often Dalit (untouchables) or non-caste peoples, but one would not have guessed that from the professional way the meeting was conducted and the self-confidence exhibited by the members. After the dues were paid, three women presented their proposals for loans. The loans were on the order of \$10-\$25. The members voted to grant all three loans. In each case a second woman guaranteed the loan. Nothing about the meeting seemed staged. The women were dead serious about their membership in the group and the management of the microcredit fund. The fund was clearly of great importance to them. Defaulting on loans almost never happens. The shop that had been established with a loan from the women's group fund was just one example of how a small sum of money, an entrepreneurial spirit and sound management can launch a business that confers greater status on the woman and adds significantly to her household income. The women in the group told us that membership in the women's group and access to microcredit had given them greater respect in the community and that solidarity among the women was an important source of strength.

It struck me that ETC's women's empowerment program -- the self-managed women's groups and their microcredit funds -- has all the elements of positive and enduring social change: community-led action, mutual respect, individual responsibility to the group, good governance, pride in the product and trust in the process.

I was also impressed by the signs of the positive impact that ETC's agricultural support is having. We saw women's group members' well-kept kitchen gardens, productive field crops and abundant small livestock production. On a more somber note, I was impressed by how challenged the primary school that we visited was and how much needed ETC's help is.

ETC's three-pronged package - women's empowerment, agriculture, and education - is both strategic and flexible enough to enable action tailored to the local conditions. It clearly is working.

While ETC provides initial and essential help, one realized that in the villages we visited the "helped" have quite quickly become the drivers of change; the "beneficiaries" have become the seeds of social and economic transformation.

I have witnessed and worked in international development projects in most developing regions of the world. ETC's program is one of the best designed, most sensitively implemented, and most hopeful regarding sustainability and wide-reaching positive impact that I have seen. What ETC achieves on a very small budget is nothing short of remarkable!