

## **FAMILY REUNIFICATION AND MICRO CREDIT**

### **Famine drives children to the streets**

We have learned from several messages that the number of street children is increasing. Ill-treatment and incest have certainly not disappeared, but famine seems to have become the main reason for this increase. Under these circumstances reintegration into the family becomes ineffective because the child, if he is always hungry, will return back onto the streets within a few days. A proper meal a day can help the families to retain the child in the home.

### **Micro Credit**

How does it work? This is a means, which has become very popular in recent years, to help mothers to set up their own small businesses by borrowing a minimal amount of money for a specific activity for a specified period of time at a low rate of interest. The funds reimbursed are used for other families for similar activities. While this appears simple, the success of the operation necessitates the application of strict rules.

### **The rules to be followed**

Why is it that the mother is supported rather than the father? Because experience has shown that mothers generally have a greater sense of responsibility than their partners.

The beneficiary must be in good health as a sick person may not be able to complete the project. A medical examination is therefore necessary.

A loan is granted on condition that the mother creates an income-producing activity that she is capable of undertaking. The activity should correspond to market requirements so as to avoid too much competition. Two or more mothers can work together, without necessarily being partners, to exchange information and to give each other moral support.

### **Some difficult cases**

Several members of REPER have attempted experiments which have proven to be delicate and even, for some, an adventure at risk. The money lent was used for other purposes, the mother fell ill, management was risky and there were many bankruptcies. It is now known that a certain number of precautions have to be taken.

### **Each to his own business**

Micro credit cannot be improvised. It is a profession in itself, which requires know-how, as does the know-how of associations looking after street children requires much delicacy and is a profession in its own right and very different from that of lending institutions or agencies.

### **The role of lending institutions**

Lending institutions know how to calculate the financial risks, the amount of credit required for the type of activity, its duration, the interest rate. They know what is the basic knowledge of management that the beneficiaries must have, they organize mandatory controls, their frequency and their methods (cash register, bookkeeping, etc). All this must be organized and specified by a short management training course to be followed by the beneficiary under

contract indicating the amounts, the dates of reimbursements, its modalities as well as penalties for non compliance with the terms of the contract (recuperation of the equipment, stock, etc). A strict control should be carried out by an educator each week, and even several times a week at the beginning of the activity, to establish clear procedures for management and so that the beneficiary learns to separate income from the activity and household expenses.

### **The role of charities**

The majority of associations receiving street children do not have the financial means to enable them to offer micro credits to families, nor do they have the know-how of lending organisations, nor do they have the time to take on this additional task. On the other hand they know the terrain, they know if the living conditions of a particular family may incite a child to run away from home (preventive action). If the child has already gone onto the streets they meet the biological parents, they know if a family reunion is possible or not (ill-treatment), they know how the family lives and if it is a serious risk for the child (infirmity, alcoholism, etc). They know if the family has agreed to take the child back while respecting its rights and to send it to school. They have contacts with prospective foster parents if a street child is an orphan. All this information is of great importance to the lending institutions. The association in charge of street children can oversee the implementation of the contract and report shortcomings which can easily be corrected if spotted in time.

### **A partnership**

A partnership between these real professionals, where each brings its own knowledge, seems to reduce risks and ensure efficiency.

Micro credit organizations are numerous and can be found almost everywhere in major cities. But beware, they do not offer the same services, nor the same rates. Their requirements or their facilities differ. On the spot enquiries should be made carefully and their performances compared before deciding which ones to work with. It must be remembered that their methods are derived from European habits which are unknown or not practiced by the local population. For the latter, rigorous management is not generally part of the culture whereas solidarity is more practiced. The approach to problems is not the same and misunderstandings and even conflicts can arise. In short, caution should be exercised before embarking on such an experiment but, when well used, can bring much hope of success.

*Our thanks are due to all those associations which have permitted us to share their experiences and reflections. The size of the bulletin does not allow us to quote in full all the messages received. Those who wish to read the excerpts from which the above syntheses have been written may do so upon request.*

PHOTO PAGE 2 VERSION FRANCAIS

## NEWS FROM THE NETWORK

Photo page 3 version française

### AFRICA

**CERK (Comité Enfants de la Rue), Kikwit, Democratic Republic of the Congo** was created in 1999 and cares for approximately 110 children with the assistance of a dozen teachers. Main objective: the reintegration of the children, including child sorcerers. Health care and vaccination. School enrolment (80% success). For the older children at the end of their training (prolonged if necessary), delivery of a kit allowing immediate installation. Working capital fund to families with income-generating activities.

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**MENINOS de Mozambique** à Maputo looks after 300 children and follows over 3000 street children. 115 identity cards have been established. 200 children attend school with a success rate of 89%. At the end of vocational training a small room is made available to the students so that they can practice their trade while developing their clientele before returning to their families. A strict health programme is conducted through vaccinations and the provision of a health card which allows free access to health care. A play, on the theme of AIDS, has been played by children who subsequently distributed condoms.

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**ADQ (Association de Développement de Quartier), Niamey, Niger** participates in the Operation Green Sahel Youth, a deforestation programme in the region of Tillabery with 250 young girls and boys who are planting thousands of trees. Training activities concerning hygiene, health and AIDS.

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### ASIA

**AMIS DU PERE GUEZOU**, at Yellagiri, **India** set up a university college at Dharmapuri as well as a teacher-training institute. 400 students attend there already. At Tiruvanmalai, 80 boys and girls receive training in computer sciences. At Yellagiri the construction of a large reservoir continues. Young people come proudly onto the site in the evenings to unearth and remove stones.

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**APC (Association Pomme Cannelle), Katmandu, Nepal** was created in 2001 and receives over 500 children in 6 different centres with 4 programmes adapted to their needs. 41

children returned to their families in 2007 after verification that the conditions of their permanent return were filled (that the child really wanted to go back and the reasons for its having run away in the first place had been removed, etc). Transit homes accommodate almost 50 children determined to leave the streets. They learn new rules of life and seek to catch up on their schooling or begin learning a trade: Their instability makes it impossible for a personal sponsorship. Partnerships with other associations allow for the sharing of the workloads of the programmes. For example APC will give money to an association which, in exchange, will provide meals and shelter at night for about 15 children. This saves the costs of a canteen. The structure of the association has become professional (33 staff members of which 14 work full-time and, because the needs of the association are more defined, a lawyer and a psychologist have been recruited part-time. A dance therapy programme has been launched. Think-tanks are organised for the teachers, the last subject being “Corporal punishment and ‘positive’ discipline”. The type of assistance provided by volunteers is changing because Pomme Cannelle wants to attract people with real experience to be shared in a long term commitment before, during and after the stay with the association.

<http://apc-nepal.org>

#### **PHOTO PAGE 4**

**VIRLANIE**, Manila, **Philippines** fought for years to stop children being locked up in prison cells so small that they could not even stretch out in them. Thanks to the support of lawyers, a law was passed by Parliament forbidding the imprisonment of children under the age of 15 years. Virlanie is working with the families to advise them on how to receive their children on their return from prison and the steps to be taken to help them to reintegrate society.

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**TRIANGLE**, Yemen help refugee families from Somalia by providing solid housing with running water as well as assisting them in developing market gardens on the Island of Socotra.

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#### **FRANCE**

**AIMER**, Paris. France is delighted with the success of the children cared for by the associations it supports. Two young girls, aided by Enfants du Soleil in Madagascar, have created an embroidery workshop which has been selected by two of the most important fashion houses in Paris. A little girl of 10 years of age, attending a centre run by Afghanistan Tomorrow, won a first prize in a competition organised by the European Union on the theme of equality between men and women. 15 young people, supported by OPDE Burundi, have entered university. AIMER, in 2008, supports 25 projects in favour of street children in 17 countries.

**Site :** <http://perso.orange.fr/association.aimer>

**Aimera**, Colmar, France continues to send each year to Madagascar (Enfants du Soleil, AFFD, or VOZAMA) a container full of equipment collected from the schools in the region.

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**Computer Sciences and Solidarity**, St. Mandé, France, which helps several associations on several different continents, tell us that in recent years the methods of the associations have evolved when dealing with street children: orphanages and large centres to shelter many children have been replaced by transit homes for children waiting to return to their biological families or foster homes when this is not possible.

The following 7 programmes are underway in Burundi:

Food, Health, Schooling or apprenticeship, Legal aid (identity cards, prosecution in cases of rape or abuse), Awakening and confidence-building, Prevention and hygiene, and, finally Income generating activities (IGR). The AGR requires adequate funding to be able to offer grants or loans. Micro credit is a trade in itself and requires careful study of each file beforehand, the setting up and follow-up of the loan.

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