

The project currently involves over 250 Self Help Groups in which more than 4500 women are participating.

Self Help Groups build self esteem and provide practical skills for the women and are an integral part of all programmes conducted by ARD.

They are a necessary step in the implementation of Micro-Finance initiatives that bring opportunity and livelihood security for the women.

Self Help Groups support members to develop Income Generating Activities. These can include incense production, kitchen gardens, milk production from cows or goats, sewing, worm-compost (vermiculture), food processing and more.



## Academy of Root Development

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### Equity and Opportunity for rural villages in Bihar, India

Academy of Root Development is a registered not-for-profit charitable organisation that has been working with Scheduled Caste people in Gaya district of Bihar, India, since 2002.

## Creating Strong Communities by Empowering Women



Learn How  
You Can Help



Academy of Root Development  
Iqbal House, North of Kalachakra Ground  
Bodhgaya, Bihar, India  
[www.ard-india.org](http://www.ard-india.org)

### Self Help Groups (SHG):

Self Help Group meetings are crucial to the empowerment of the women and create confidence and foster mutual support.



Women's Self Help Group meeting

### Microfinance:

Members are encouraged to save a little from their household finances each week with which they commence savings accounts, giving them immediate relief from exploitation by moneylenders.



Women cooperatively making incense

### Income Generating Activities:

The women secure a bank loan to enable them to start a small business, through which they are able to generate income to help support their families and contribute in family decision-making.

### Support a SELF HELP GROUP Member



#### Sonma Devi

Age: 30 years  
Caste: OBC (Other Backward Caste)  
Annual Income: Rs.15,000 (AU\$380)  
Household Members: Female - 4, Male - 3  
Education: Primary School  
Occupation: Labourer  
Nutritional Level: Poor  
Medical care by untrained assistant at home  
Birth Spacing: One year Delivery Place: Home

Sonma Devi has been a member of her SHG for only eight months and is still learning the processes of group support and financial management. Future Income Generating Activities financed through Micro-Credit will offer her the opportunity to help support her family and visibly raise her standard of living.

With YOUR support women like Sonma Devi can be empowered to have a say in family and village level decision-making and meet their family's health and social welfare needs

### WHAT YOU CAN DO!

- \* Make a financial donation to ARD today
- \* Become a member and receive our Newsletter
- \* Volunteer your time in Australia or India

A monthly donation for 1-2 years will enable the women to reach a sustainable level of self dependence and assist them to support their families.



### Financial Institution Details:

Financial Institution: Summerland Credit Union  
Account Name: Academy of Root Development  
Account Number: 22256190  
Australian Donors:  
BSB: 728-728  
International Donors:  
Swift Code: cuscau2sxxx//au728728

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ABN: 18 446 710 511  
Endorsement as Deductible Gift Recipient

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