

ODA

BIBP

IMPROVED CREDIT SYSTEM FOR A BETTER QUALITY OF LIFE



Overseas Development Administration

POST-HARVEST
FISHERIES
PROJECT

NO CASH AND NO FISH PURCHASE FOR MARKETING



Sakunthala buys fish on credit in auctions. She has to depend on the particular auctioneer for all fish purchases, or risk going home without fish for marketing. This would mean — No income towards the same day's family expenditure.

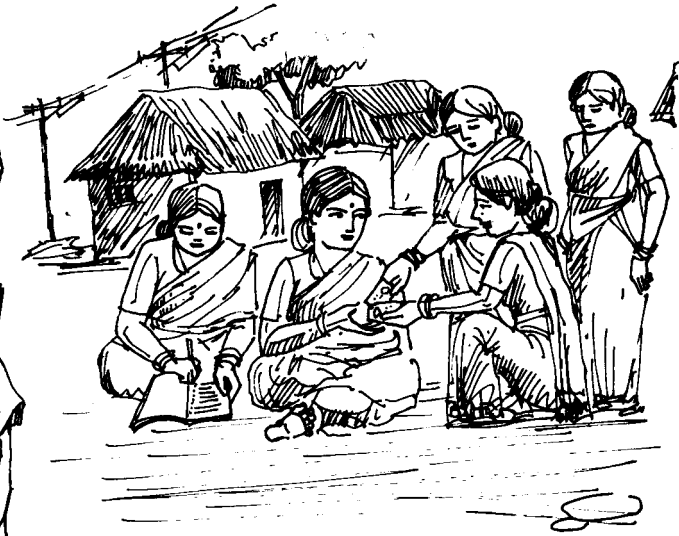


What happens when Sakunthala buys fish on credit? She is forced to return the cash either on the same evening, or the following morning paying high interest rates; irrespective of whether she has netted profits or losses. If she has made a loss, then Sakunthala's condition worsens.

HOW TO GET RID OF THESE TYPES OF PROBLEMS?



Save a little money everyday, thereby accumulating your own resources.



Pool-in the women's savings into formal or informal groups.



Contact your nearest Bank! Institutions exist to mobilise credit for refinance.



Set up your own credit scheme and assure repayment from members.



Prompt loan repayment reflects an enhanced personal responsibility and gives self-respect. It is the first step towards helping ourselves out of financial distress.

Cash-in-hand available through credit unions at lower interest rates enables women to increase their revenue and family income.

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- * *Remember! Regular savings will strengthen your position.*
 - * *You can form a credit union and get institutional assistance through mobilising your savings as your own resources.*
 - * *Prompt loan repayment ensures long-term sustainability of the credit union.*
 - * *A women's credit union means your own wealth and your own power.*
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**Join together!
Pool-in resources!
Avail of credit!**

For further information contact:

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