



Photo by Bartek Pogoda

In India, over 260 million live in poverty. The poor are plagued by high levels of unemployment, low incomes, and significant debt. They can rarely offer collateral against their loans and therefore are continually denied access to formal credit institutions. Even when loans are awarded, high interest rates and unrealistic repayment schedules leave families unable to step out of the poverty cycle.

In Rajasthan, a significant number of families are forced to repay inter-generational debt. Mining is a common family occupation and in this type of bonded labor debt is passed down through successive generations. Additionally, many in Rajasthan have experienced chronic difficulty with underemployment and low levels of income. Tens of thousands of families struggle to rise above the poverty line, but they lack the essential financial resources to meet even their most basic needs.

Approximately one thousand Indian non-governmental organizations have emerged to help the poor acquire loans and increase their assets. FSD partners with locally-run organizations in Udaipur who work with women to create financial self help groups. FSD also supports programs that educate the poor about local bank policies and works to establish revolving funds for those in need. With continuing help and financial support, these micro-enterprise/microfinance non-governmental organizations can empower the poor through education, training, and micro-loans that will drastically improve their financial possibilities.

### Internship/Volunteer Opportunities in Micro-Enterprise in India include:

- Study women's saving groups and recommend methods to enhance growth of microfinance schemes.
- Help to coordinate meetings and trainings for self-help groups which help poor communities build savings, credit and form linkages with banks.
- Support an organization's village development fund that is a common property resource created and controlled by villagers to provide them the means of realizing their development needs through financial lending.
- Assist a program that provides credit assistance for self-help savings, bank policies for the poor, and revolving funds for people in need.
- Create workshops and introduce the idea of micro-enterprise to those in tribal communities who already have a strong savings base intact.
- Support training of marginalized women in needlework and appliqué products. Finished goods are then sold under the 'Sadhna' label at one of two organization-run stores in Udaipur city.
- Empower women by helping to create village self-help groups in which they independently develop financial institutions that manage profit-making programs.

For more opportunities in micro-enterprise in India, visit our website or contact us directly.