

The Saints Peter and Paul Peace and Social Justice Committee invites you to focus on Catholic Relief Services' MICROFINANCE operations

We began our last article by pointing out the pervasiveness of agriculture and warfare in Sacred Scripture, and then discussed how Catholic Relief Services' (CRS') Savings and Internal Lending Communities (SILC) model of microfinance helps confront the challenges related to agriculture and warfare today. Since Sacred Scripture is always a good place to start, we will begin this article by pointing out another of its recurrent themes—slavery. Like agriculture and warfare, slavery pops up everywhere in Sacred Scripture. There is the obvious example of the events leading up to the Exodus, but images of slavery run all the way through the New Testament as well. Sadly, slavery continues to rear its ugly head in our world today. *Modern slavery* (as it's called) includes a variety of activities and goes by several names, such as *slavery*, *forced labor* and *human trafficking*. According to the 2013 Global Slavery Index, an estimated 29.8 million people around the world are currently living as “modern” slaves.

That figure has gotten the attention of some of the world's most influential leaders, and on March 17th, the Vatican announced the inauguration of the Global Freedom Network, a diverse association of faith leaders (including Pope Francis, the Archbishop of Canterbury, and the Grand Imam of Al Azhar) and secular leaders which has as its goal eradicating modern slavery and human trafficking around the world by 2020. This recent and groundbreaking step is part of a long fight to end slavery involving our Church and other organizations of goodwill on one side, and those seeking to profit from slavery on the other side. CRS' SILC model of microfinance is a part of that fight, and in particular, the fight to end child trafficking.

Child trafficking recently gained some prominence in the American imagination as many expressed fears that the Nigerian schoolgirls abducted in April may be sold into slavery by their kidnappers. However, many other children are vulnerable to trafficking and do not gain any media attention. As difficult as it may be for many of us to believe, there are circumstances under which even loving parents allow traffickers to take their children away, even if they know their children will be subject to forced labor. According to CRS, “Two of the primary causes for sending children away include lack of economic opportunities and limited knowledge on the negative effects of this decision. CRS believes that access to savings and credit through SILC can enable families to withstand the financial pressures that foster trafficking.”

As we have seen over the past several months, SILC groups can provide economic opportunities and improve financial management for some of the world's most vulnerable households. In such households, a financial emergency or extreme hardship can make the offers of traffickers (as little as 25 USD) too good to refuse. SILC groups, however, can make better offers. They can provide loans or even grants that can meet the urgent needs of these households. SILC funds can also provide startup capital for the type of income-generating activities that make individuals and households less vulnerable to financial emergencies in the first place.

SILC groups also provide a platform for education and awareness. In areas with relatively uneducated populations, and with relatively little access to news media, ignorance and misinformation can easily blanket entire groups of people, with devastating consequences. According to CRS, “In one study of recovered exploited children, over 40% of the parents said they had allowed their children to be taken away by traffickers because they were told their children would receive a better education (UNICEF Benin 1998). In addition, research of the Education First Project in Benin indicates that even if parents knew that their children had been trafficked into labor, they had not been aware of the severe deprivation and abuse that their children had been suffering. Once parents, and in particular mothers, became aware of the dangers of child trafficking, they became more engaged in preventing it within their families.” SILC groups encourage sharing and the exchange of ideas, making them the perfect place to raise awareness and dispel lies.

Agnes Houdje, a member of a SILC group in Benin, provides a perfect example of how both the financial and informational benefits of SILC can combat child trafficking. Agnes’ friends encouraged her to send one of her seven children away to work, saying it would be an “investment” for the family. Agnes, however, refused. She used loans from her SILC group to expand her cheese making business, which provided better opportunities for her and her family. Agnes’ personal insight also makes her a valuable asset to the rest of her group: “I was placed in the city with a compatriot when I was a child. The physical cruelty and humiliations that I underwent then were not so harsh in comparison with what happens these days. Whatever the difficulties, we must avoid the placement of children.”

It is important to remember that human trafficking is a *business*, and ending it will take economic solutions that put traffickers *out of business*. The SILC model is one such solution. As we have seen over this series on CRS’ microfinance operations, focusing on the SILC model in Africa, SILC offers solutions that can help the world’s most vulnerable citizens overcome their most vexing challenges: water and sanitation, HIV/AIDS, orphans and vulnerable children, health, education, agriculture, and peacebuilding. SILC groups promote human dignity and development from the bottom up by empowering members with simple and easily adaptable tools and encouraging solidarity. The investment on behalf of CRS is minimal and temporary, but the self-sustaining nature of the groups means the benefits can multiply perpetually.

If you would like to learn more about CRS or the SILC model, please visit crs.org. The Peace and Social Justice committee also invites you to visit our page on the Saints Peter and Paul Website, where you can find this and other bulletin articles, helpful links, ways to get involved, and dates of our upcoming meetings (if you hover or click on the “Christian service” tab at the top of the Saints Peter and Paul website, a dropdown box will appear, “Peace and Social Justice” is in that drop box, click on it and it will take you to our page, or you can type sspeterandpaul.net/christian-service/peace-and-social-justice/ into your browser). We would love to see you at one of our upcoming meetings, and look forward to providing all Saints Peter and Paul parishioners with more information on topics related to our ministry.