



ONE WOMAN'S STORY

My life has really improved since WORTH. Before I didn't have any opportunities to meet in a group with my neighbors. Now we find ways to get together and help each other. We see the power of women working together, and we feel glad to have our own village bank. We saved small amounts of money at first, and I thought it would never grow. But over time, I see that it can grow large. Now I've taken a loan to improve my business selling second hand clothes, bananas and passion fruit. I bring my savings every week and manage my finances so that I can make my loan payments. I hope to someday buy a cow and get milk.

Since my son and daughter died of HIV/AIDS, I have cared for four orphan grandchildren. Being in the group helps me feel better about my life and the lives of those I care for.

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BRING
WORTH
TO WOMEN WORLDWIDE



Improving women's lives through
literacy and savings opportunities

WHAT IS WORTH?

WORTH is an innovative women's empowerment program through which women teach themselves to read and write, become skilled in record keeping, generate personal and group savings, create successful small businesses and become bankers in their own right.

HOW WORTH WORKS?

Women form groups of 15-25. A literate member of the group or community serves as a literacy volunteer to help the women learn how to read. The literacy materials teach the principles of strong groups, good business practices and the importance of savings.



THE VALUE OF SAVINGS

While women learn to read, they also begin to save together; sometimes saving as little as two cents each per week! But these savings grow. Soon the group has a group fund that can be lent out for small business loans. Loans are repaid with interest. The group fund grows, and so do members' savings through dividends. They have created their own village bank!



WOMEN'S SELF WORTH

The WORTH group serves to support and inspire women. In addition to village banking and literacy activities, WORTH groups often conduct community activities that improve life for all. Examples include building bridges, new classrooms, leading advocacy campaigns, on the importance of educating girls as well as boys, and ending child trafficking.

Women in WORTH programs often choose to assist the most underprivileged members of their communities such as orphans, widows, and people suffering with HIV/AIDS.



You can help bring WORTH to women worldwide in many ways:

- Lend your prayer support
- Tell your friends about WORTH
- Invite SAWSO to make a presentation about WORTH to your group
- Make a tax deductible contribution

Your contribution of:

\$30 provides one woman with the opportunity to participate in WORTH for a year

\$50 prints 15 literacy books


\$600 sponsors one WORTH group of 20 women for one year

\$5,000 sponsors one Empowerment Cluster of 10 WORTH groups for one year

I will be paying by:

- Check (make payable to SAWSO)
- Money Order

To donate with your credit card, please go to www.SAWSO.org and click on

 to enter your credit card information and specify SAWSO.

We accept:

- VISA
- MasterCard
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