

Friday 3 November 2006 11:00 – 12:00 noon  
Salem Mashhour "Literacy and Micro-credit"

**Dear Fellow Rotarians,  
Esteemed guests and friends**

**Nearly one billion people, two thirds of them women, are unable to read a book or sign their names – much less operate a computer or understand a simple application form. And they will live in more desperate poverty and poorer health than most of those who can. They are the world's functional illiterates – and their numbers are growing.**

- **104 million children do not attend school; nearly 60% of them are girls**
- **Of 83 developing countries, half have achieved gender parity in education at the primary level, fewer than one-fifth at the secondary level, and only four at the tertiary level**
- **Over 100 countries still levy fees and charges of various kind for education, a barrier that disproportionately affects girls and young women**
- **This year alone, failure to reach the 2005 UN girls' education goal will result in over one million unnecessary child and infant deaths – 10 million over one decade**
- **HIV infection rates are twice as high among young people who do not finish primary school. If every girl and boy received a complete primary education, at least seven million new cases of HIV could be prevented in a decade**

- **Providing girls with one extra year of education beyond the average boosts their eventual income by 10% to 20%**

**Educating girls has long-lasting benefits for girls themselves (including for their sexual and reproductive health), for their present and future families, and for the whole of society. Women who have completed at least primary education have a greater say in decisions that affect their sexual and reproductive lives. They are more likely to be able to negotiate safe sex; decide when and whom to marry (and tend to marry later): decide whether or not to use contraceptives; and seek appropriate health services. Educated girls and women have greater levels of self-esteem and receive more respect from others. They are also less likely to be subjected to violence.**

**Girls' education is one of the most important tools for women's empowerment and fosters women's political participation at all levels. Educated women make greater economic contributions to their households and their communities and are more likely to invest in the health and education of their children. Female education is the single most influential factor in improving child health and reduce infant mortality. It is also correlated with a decreased risk of maternal death and lower fertility.**

**Without an education, people cannot work productively, care for their health, sustain and protect themselves and their families or live culturally enriched lives. Illiteracy makes it difficult for them to interact in society in a spirit of understanding, peace, tolerance and gender equality among all peoples and groups.**

**Our first goal therefore is to alleviate illiteracy.**

**What is literacy? Literacy is the ability to read and write effectively. Illiteracy is the inability to read or write to some**

**degree. Numeracy or the ability to use numbers effectively is included among the skills to be effective or successful in our current global society. The skills of literacy and numeracy can be learned by any human who can speak their native language. This important learning is greatly enhanced by skilled teachers and Rotary has introduced CLE (Concentrated Language Encounter) method to alleviate illiteracy.**

**I would like to remind you on the numerous projects which we have started, teaching the women how to read and write and providing them with a vocational training to be able to earn a living. Some projects include micro-credit facilities that will enable women to start their own business and help mothers to send their children to school.**

**One of the pioneers of the micro-credit program is Mohamed Yunus from Bangladesh , the founder of Grameen Bank. Only very recently he was awarded the 2006 Nobel Prize for Peace, and years ago he has received Rotary Award for Peace and World Understanding. All those who participate in this program, decide :**

- Keeping their family small**
- Saving is an instinct for most women, so let us encourage this**
- Let us have a mechanism to reach the poorest of the poor. To dignify the human being : address a woman by her name**
- Micro-credit is against borrowing from money-lenders**
- Micro-credit for poor women builds the foundation for a happy family**

- **Women are the major earners of a livelihood of up to half the population of most of the developing countries**
- **Economic development can improve the entry point of social action programs for population and development**

**Never underestimate poor women, particularly when they are working together in a group. They support, encourage, and help each other. Women use credit to empower themselves. They are not wage slaves anymore, they are self-employed. Grameen Bank has empowered 2 million women in 40,000 villages. The bank has given US\$ 3 billion in loans; they have a 98% repayment rate. Over 12,000 employees go out and collect installments. Their motto is "the less you have the more you get".**

**We believe in empowerment of women . Mothers are the motors ; a mother will do anything to save her child. Today, technology has made it possible for poor women to start successful businesses using telephone and solar energy. Micro-credit can remove the obstacles that keep people poor. Micro-finance needs start-up funding, and Rotary has already started to help.**

**The goals of our RFPD projects were led down in the Program of Action issued at the International Conference on Population and Development held in Cairo 1994. Among these are :-**

- **Universal basic education**
- **The empowerment of women**
- **Environmental Concerns**
- **Employment generation**

- **Poverty eradication**

**Universal access to reproductive health care, universal education, and women's empowerment are development goals in their own right, but they are also conditions for ending poverty, closing the gaps between richer and poorer in the world, and creating a global society that is both stable and just.**

**Thank you !**

Friday Nov.3 2006 9:00-9:05 AM

**Dear Fellow Rotarians,  
Esteemed guests and friends,**

**It gives me great pleasure to welcome you to this conference  
"Challenges to International Community Development"**

**I would like to reiterate my gratitude to the organizers of the conference, PRID Bill Cadwallader, Conference Chairman and Buck Lindsay, RFPD Secretary, and to acknowledge their sincere commitment and the significant efforts made to achieve the success of it.**

**It is a pleasure to have with us also representatives of R.I.'s close partners from UNFPA and of Rotary International.**

**I wish to take this opportunity to acknowledge the strong collaboration of UNFPA (outlined in the Memorandum of Cooperation between UNFPA and Rotary International) and support extended to us by Rotary International.**

**In conclusion, I would like to thank you again for taking the time from your busy schedules to attend this conference and we all look forward to your valuable guidance and recommendations.**

**With this advice, and the commitment of all, I am sure that with our work the Millennium Development Goals can – at least partly- be achieved.**

**All that remains for me is to wish you a pleasant stay in New York.**

**Thursday 2 November 2006 07:15 - 08:30 PM**  
**Salem Mashhour – 10 min**

**Dear Fellow Rotarians,  
Esteemed guests and friends,**

**I would like to extend a warm welcome to all of you who are attending and participating in this Conference "Challenges to International Community Development: Women's Empowerment & Education, Maternal Health, HIV/AIDS"**

**Chairman of RFPD since July 1<sup>st</sup>, 2006, I am a convinced member of RFPD for long and Board member for many years already. I had the pleasure to serve as Vice-Chairman with our immediate Past Chairman, Robert Zinser for three years. So, I think, I am not a stranger to you. Even more upon my special request, Robert will serve as Vice-Chairman together with me so that we both can commonly further improve RFPD.**

**To introduce me to those here who do not know me for many years I would like to say a few words in view of the change of the RFPD Chairmanship from a Christian like Robert to a Muslim like your friend Salem.**

**Rotarians , regardless of their nationality or their religious beliefs, believe in team work for the service of society and the aid of humans in need - everywhere.**

**The one who is able to share in the fight against poverty, illiteracy and diseases should do so. With his work, he is in the service of humanity and assists his small community to get rid of the plagues that may harm the whole society like the hatred**

**that is the main element on which terror grows to threaten us all.**

**Don't be afraid: As a Muslim I will cooperate with my Christian brothers and sisters as it happens in Egypt and Lebanon and in Nigeria and many, many countries. It happens for the service of humanity everywhere by fighting illiteracy, giving better chances for education and eradicating fatal diseases that threaten mankind – or by finding ways to convince people with the importance of child spacing.**

**What happens if everybody cooperates as Rotarians do in humanitarian projects, eliminating the injustice and helping suffering people – who are not responsible for their suffering – in their hard and desperate lives?**

**I believe our common cooperation will release a new spirit in the poor societies providing love and peace and scoring feelings of hatred these societies have developed towards rich countries.**

**RFPD as a Rotarian Action Group is as all Rotary clubs , non-religious.**

**The next years we want to demonstrate**

- **our brotherhood**
- **our close cooperation of Rotarians from developing and developed countries**
- **of all continents and all professions**
- **of all ages – and all religions**

**With "Service Above Self" we will "Lead The Way"**

**Rotary's Involvement in population began in Dakar, Senegal at the 1995 Rotary Peace Forum on Population and Development. The Peace Forum planted the seeds of what became the International Fellowship on Population and Development in 1996. In 1999, the Fellowship reorganized and was renamed the Rotarian Initiative for Population and Development (RIFPD) which is today the Rotarian Action Group for Population and Development (RFPD)**

**RFPD has now over 20,000 members from over 70 countries, who all share the common belief that humanity is at a crisis point concerning the interlocking issue of population pressure, environment degradation and poverty. Rotarians expressed an overwhelming consensus in 1998 at the New Dehli Council of Legislation, resolving that Rotary International should direct its humanitarian attention toward the population challenge. Rotary is uniquely positioned to respond to this crisis with creative, effective solutions, while respecting the diverse cultural and religious composition of R.I.**

**RFPD's principal work is promoting, developing and coordinating projects that specifically address population and development issues and building financial support.**

**These projects range from reproductive health education, to AIDS prevention, to secondary education for girls, as well as vocational education, and micro-credit for women in developing countries.**

**At the UN 1994 International Conference of Population and Development in Cairo, agreement was reached in six areas for attention. RFPD endorses these areas for Rotary population work:**

- **Extending and improving family planning and reproductive health services**
- **Expanding population policy to include economic development and education**
- **Improving the status of women**
- **Linking environmental preservation and sustainable development and population**
- **Investing in the health and development of children, especially girls**
- **Emphasizing male responsibility for sexual reproductive and parenting behavior**

**Through better education, better health for mother and child, better living conditions, Rotary's effort is to stabilize the population.**

**RFPD is dedicated to educating and motivating the 1,2 million Rotarians around the world about developing and implementing projects that directly address the population issue.**

**Rotarians are encouraged to speak out on population and development issues and commit resources and effort toward solving the population problem. In most communities, Rotarians are seen as the leaders in all professions and vocations, and as multipliers in society. When sufficiently convinced of, Rotarians can be most effective in spreading the message to their clubs and communities.**

**Five highly qualified and dedicated leaders from all over the world assist me as Board members of RFPD. Mr. Buck Lindsay and Dr. Bill Cadwallader from the United States, Prof. Dr. Robert Zinser of Germany, Luis Serra of Argentina,**

**Ms Dr. Rekha Shetty of India and Dr.Emmanuel Dolapo Lufadeju of Nigeria. Each has served in various leadership roles in R.I. and has a vast network of Rotary contacts and resources.**

**RFPD at its Annual General Meeting has elected from its membership officers to the Board of the RFPD Board of Directors, to include a Chairman, a Vice-Chairman (Prof.Dr.Robert Zinser), a Secretary (Buck Lindsay) and a Treasurer (Dr.Dolapo), all to serve three calendar-year terms, each of whom should represent different countries. The position of Board Chairman shall alternate from term to term between Rotarians from a more developed and Rotarians from a less-developed country.**

**All of us believe that working to address the global population challenge is the most effective long-term method of improving the well-being of people and our ecosystem.**

**We increase awareness of RFPD through club presentations, exhibit booths, conferences and meetings and marketing/publicity.**

**The Rotarian Action Group for Population and Development (RFPD) is convening this conference to discuss the 4 major obstacles to international community development and is being held in conjunction with Rotary's UN Day on Saturday, November 4 , 2006.**

**United Nations Population Fund experts on maternal health, HIV/AIDS and women's empowerment will provide basic facts during plenary sessions that will be further considered in eight separate discussion groups. Agenda topics includes "Challenges to the Education of Women","Developing projects for Maternal Health", "Training Health Care**

**Workers", "Micro-credit to Empower Women", and "Maternal Health, incl. Obstetrical Fistula". Programs will introduce new methods for Voluntary Counseling and Testing (VCT) for both pregnant women and high school seniors, to reduce the transmission of HIV, as well as medical and treatment information about HIV/AIDS.**

**PRIP Frank Devlyn will address Rotarians and guests at the Friday night banquet. Frank will speak on "The Most Basic Challenge to Sustainable International Development". Friday's Lunch speaker will be population expert Werner Fornos, past president of the Population Institute. He will address "Women's Empowerment. Its Impact on Water, Hunger, Literacy and the Environment".**

**Topics to be discussed at the meetings are cutting edge. Participants will become more knowledgeable on safe water, preventing hunger, availability of appropriate schooling to insure literacy for all children, and health care, all to provide hope in all nations with poverty.**

**A Project fair will be held on-site to offer projects relating to the program topics.**

**Be prepared to put words into action, and support the visions and goals from our fellow Rotarians from developing nations. Their projects for both community and regional levels of work are very important.**

**Exhibits will show how to use mass broadcasting to change the sexual and health related attitudes of large populations of people.**

**Thank you for attending this conference**

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**child health and reduce infant mortality. It is also correlated with a decreased risk of maternal death and lower fertility.**

**The consequences of illiteracy are profound, even potentially life-threatening. They flow from the denial of a fundamental human right: the right to education. There is a broad vision of education: as a human right and a force for social change, as the single most vital element in combating poverty, empowering women, safe-guarding children from exploitative and hazardous labour and sexual exploitation, promoting human rights and democracy, protecting the environment and controlling population growth.**

**Improving women's education helps reduce fertility and child malnutrition and improve maternal and child survival. Educated mothers have healthier children. They know more about good nutrition, and there is less competition for food in smaller families. Educated women have fewer children and fewer unwanted or mistimed births.**

**Without an education, people cannot work productively, care for their health, sustain and protect themselves and their families or live culturally enriched lives. Illiteracy makes it difficult for them to interact in society in a spirit of understanding, peace, tolerance and gender equality among all peoples and groups.**

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- **Women are the major earners of a livelihood of up to half the population of most of the developing countries**

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