

*Brenda Burkholder, 59
Lititz, Pennsylvania*



"We drove slowly around hairpin curves into the mountains near the town of Haripur, to visit some of the 1,000 women who grow tree seedlings in the North-West Frontier Province of Pakistan. Seedling production for poplar, shesham and pine is a profit-making enterprise for "homebound" village women who often have limited access to land. Thousands of plastic seedling tubes can fit into a relatively small kitchen-garden space, and the climate is right for nurturing tree growth.

The women greeted us in the one-room community center with shy smiles and somber glances. A young girl stood to lead us in devotions, chanting what seemed to be a scripture from the Koran. We couldn't understand the language, but we recognized the spiritual moment as thanksgiving and invitation for God's presence to be among us.

Together the women manage a microfinance revolving loan fund where each one can access small loans to purchase plastic tubes, fertilizer and high quality tree seedlings. In the corner a sign on a filing cabinet announced "Village Bank" and loan obligations and repayment records were locked securely inside. Such microfinance institutions are a key link to people struggling to escape the grip of poverty. More than 100 million people around the world today use microfinance services.

MEDA works to unleash entrepreneurship by training key partners how to use business applications to help women develop all aspects of the tree seedling business, from acquiring credit to improving production to getting seedlings to a good buyer. MEDA assists in making connections to commercial nurseries that require a stable source of supply and can pay more for high quality seedlings.

Many women say they will spend their increased income to send girl children to school. And, as children work alongside their mothers in tending and selling tree seedlings, entrepreneurial ideas will be transferred to the next generation. Education and entrepreneurship are paths out of poverty for women, their families and their communities. ☐

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