

## **EDUCATIONAL ASSISTANCE – CASE STUDIES**

**THE REAL NAMES OF THE CHILDREN HAVE BEEN CHANGED TO PRESERVE THE DIGNITY AND SELF-RESPECT OF THE CHILD.**

### **CAROL PINTO**

#### **FAMILY BACKGROUND**

Carol's family hails from Goa but lives in Mumbai in order to better their economic prospects. They live in a one room tenanted accommodation which originally was the servant's quarters. Carol is the younger of two girls, the elder being 18 and Carol being 9 years of age.

#### **FINANCIAL BACKGROUND:**

Carol's father, Savio suffered and continues to suffer from high blood pressure and hypertension. On Dec 2nd 1999 he had a stroke which affected his speech and mobility. Over the years with physiotherapy he has improved and is now able to speak but is still incapacitated and unable to work. He needs regular medication in order to prevent another stroke and has been in hospital a number of times. Hence, not only is he unable to provide for his family but he also has to be tended to and provided for. He can move around only with assistance. Infact, during the severe floods on 26th July 2005 he was not able to move despite the rising water level in his house and had to wait till a neighbor, who was alerted of his plight carried him to safety.

Carol's mother works as a cook and is the only bread earner at present. Much of what she earns goes towards medication, their basic utilities as well as trying to ensure that her two children are educated so that they have a better future. Taking care of her husband's condition has been a mammoth task but she has done it faithfully over the years. A hard worker she has a cheerful disposition despite the many difficulties in her life.

### **CAROL:**

Carol is a bright bubbly child and will now be beginning a new academic year in the 8th standard. She has been doing well in her studies thus far and has a good report both academically and otherwise from her school.

Once the elder daughter completes her education and begins working, the family will definitely be on a better footing.

The Trust has been supporting Carol for the last 4 years thereby enabling her to complete her Secondary education.

### **MICHAEL D'SILVA**

#### **FAMILY BACKGROUND**

Michael is an only child of Cynthia and Freddy D'Silva. Both parents are of East Indian origin and are old residents of Mumbai, more specifically of Bandra. Coming from a lower middle class background, other family members seem to have moved on in life. However, this family has gone through turbulent times due to escalating loans and a debt situation that has been difficult to resolve, owing to their present meager financial resources.

**FINANCIAL BACKGROUND:**

There was a time when this family was self-sufficient. They had a small ownership house of their own in a fishing village in Bandra. Freddy was employed as a skilled worker supervising the servicing of lifts. As long as he was employed, the family saw some good days and did not think of saving for the future.

Years later, the hard times hit them. Freddy discovered he was diabetic when he suffered a sudden stroke which caused facial paralysis in Sept 1990. The family took a loan for his hospitalization and subsequent medical treatment. Unfortunately this loan was taken at a time of emergency, at extremely high and killing rates of interest. Simultaneously Freddy lost his job and was forced to accept the voluntary retirement package that was offered to him.

In the meantime the original loan kept doubling and trebling owing to the absurd rate of interest which they were bound by. The same money lenders that were offering them loans for the asking now began to hound and threaten them. They were mortally afraid. Then began the cycle of borrowing from Peter to pay Paul till the day came when that too came to an end. Under duress they had to sell their primary security – their small flat in order to pay only a few of their debtors. They tried to put aside some money towards a tiny flat in a remote area which has been secured by the builders as they were unable to meet the subsequent installments.

With stress and other factors, Freddy had two further strokes, one affecting his eye. This has added a huge burden to the already extremely strained finances as doctor's fees, investigations, medicines and even hospitalization was done with borrowed money, once again at high rates of interest. Fortunately he made a good recovery and is able to move around but has to be on insulin for life.

After years without a job, Cynthia managed to get a job as a telephone operator. Again, her entire salary goes towards payment of loans/interest. At present the rent is paid for by her sister. Insulin is provided monthly for a one year duration by a prayer group. School and tuition fees have been paid for by those who have been sympathetic to the family. However they don't have many well wishers and instead have many more who disapprove of their constant borrowing.

The only way this family could get out of debt is by winding up their positions with the money lenders. We have managed to wind up most of the high interest loans by getting interest free loans from friends whom they can slowly repay.

Nevertheless their position has improved in the last few years, after dealing with the money lenders and working out settlement deals. Since Freddy has recently acquired a job, their situation has eased considerably, though it will still be some time before they can be totally debt free.

**MICHAEL:**

Michael has received educational support from the IXth standard and is now doing his second year at college. Despite the stressful factors prevailing, Michael has worked hard at his studies. A good natured and helpful boy, Michael has simple tastes and has never made any demands on his parents being aware of their situation. He has been the mainstay of his parents, giving them support, hope and encouragement. Regrettably he begins life with the burden of having to repay his parents loans. However the Trust has enabled him to complete his educational career.

**ASHOK LAKRA****FAMILY BACKGROUND:**

Ashok lost his father to the dreaded AIDS virus. His mother is now also HIV positive. Ashok does not understand why his father died, the complications of the disease, nor realizes that he may also be bereft of his mother at any point in time. They live in a chawl but at least have a small roof over their heads. In the monsoons they suffer terribly from water entering the home and from other related problems of living in a slum such as poor sanitation and ventilation.

**FINANCIAL BACKGROUND:**

Ashok's father was not able to provide for them financially and the family have no savings but live from day to day.

The mother works as a domestic in different homes and her salary just about covers their food and travelling expenses. She is extremely thin and frail owing to her health condition and has to have enough nutrition in order to keep her immunity up.

**ASHOK:**

Ashok has been assisted by the Trust since the VIII Std. He is now doing his plus two. We have been supplementing his fees as well as seeing to the nutritional needs of his mother.

A sweet child, Ashok wants to complete his education. His dreams help him escape from the harsh reality of his life.