

PEOPLE COUNT: "A NEW DEAL"

TC	VISUAL	DIALOGUE
00:58:30	BARS	
00:59:15	TITLE	
01:00:00	MUSIC & VIDEO MONTAGE	JANE V/O: Bank loans in the Philippines are creating a whole lot of interest ... These small investments are leading to large returns.
00:16	INTRO OF PEOPLE COUNT	
00:34	JANE IN STUDIO	JANE O/C: Hi. I'm Jane Fonda. Welcome to People Count. "What a difference a decade makes" ... A new version of an old saying that woman around the world are beginning to understand well. Just ten years ago, Philipino women had almost no economic opportunity. But that's all changing. Now they're getting a chance to start their own businesses with small bank loans. These new entrepreneurs are not just learning "what a difference a decade makes". They're also realizing "what a difference a deal makes".
01:06	B-ROLL OF BARBARA TAKING PICTURES	JANE V/O: Photojournalist and filmmaker Barbara Pyle meets some of these dynamic deal-makers in a small fishing village in

01:15B-ROLL OF PEOPLE IN MARKET the Philippines.
BARBARA V/O: These may look like ordinary transactions at a fish market.
But they're not.
To these filipino women, their sales represent freedom --- freedom to improve their lives, by not only boosting their families' income, but also their status.
They have started their own small businesses, financed with a low-interest loan.

01:40WOMEN GOING IN BANK The loan is offered through a government-run project, backed by the United Nations population fund.

01:46INTV. W/ LALA AT FARM Lala used her loan to raise pigs.

01:47WS BARBARA & LALA BARBARA O/C: "What do you do to take care of the pig, Lala?"

01:50 LALA O/C: "I'm giving him feeds, ma'am".

01:52 BARBARA: "Can you show me?"

01:54 LALA: "Sure, ma'am".

02:00 BARBARA: "Can I help? Whoa.. do pigs bite?"

02:03 LALA: "No ma'am".

02:05CU OF PIG AS LALA NUDGES BARBARA: "They don't bite?"

02:06 LALA: "No, ma'am"

02:08 BARBARA: "It looked like it was going to bite."

02:09BARBARA & LALA SIFTING FOOD BARBARA O/C: "What is this?"

02:10 LALA: "Hog grower, ma'am".

02:12 BARBARA: "It's what?"

02:13 LALA: "Hog grower"

02:14 BARBARA: "Hog, hog grower...."

02:20 CU OF HOG FOOD BARBARA: Oh this is a special formula for growing hogs... And what do you do... put water in it?"

02:23 LALA: "Yes, Ma'am."

02:25 CU OF PIG EATING BARBARA: "What else do you feed the pigs besides hog grower?"

02:28 LALA: "Hog starter."

02:29 BARBARA: "Hog starter, hog grower, pork chops... what a deal."

O/C AS THEY SIFT FOOD

02:38 LALA: O/C: "If I can sell this pig then it can help us to improve our life, our situation in life".

02:52 B-ROLL OF LUZ MUEGO THEN MONTAGE BARBARA V/O: Luz Muego is the project manager:

03:00 INTV. WITH LUZ BARBARA: O/C: "Luz, before you started this program, could women get loans in the Philippines?"

03:04 LUZ O/C: No, the women couldn't get loans from any lending institutions".

03:09 MUSIC BARBARA: "Why couldn't they get loans?"

03:12 B-ROLL OF WOMEN WORKING LUZ: "It's under the lending policy, the women on her

own cannot take out a loan. It has to have the consent of the husband....

03:20INTV, WITH BARBARA & LUZ LUZ O/C: Now they can get the loan and transact business with the bank."

03:24 BARBARA O/C: "Without the permission of their husbands?"

03:27 LUZ O/C: "Even without... the husbands were informed about it, but the husbands did not sign the loan documents..."

03:33B-ROLL OF WOMEN WORKING V/O: We started this program in the early part of 1990's. And, so far we have already covered about forty-eight villages".

03:46 BARBARA: "Forty-eight villages?"

03:47 LUZ: "Yeah, 48 villages".

03:50 BARBARA V/O: The women's first loans are between 100 and 200 dollars, U-S. That may seem small to some people... but for many residents of Rabon, that kind of money takes four to eight months to earn...

04:03B-ROLL OF CHILDREN And there are plenty of mouths to feed!"

04:04 BARBARA: "How many children does the average family have in this village?"

04:05 LUZ: "Well, they usually have about six children".

04:10 MS OF INTERVIEW BARBARA: "Six children...
O/C: and what's the average
income for a family in
this village?"

04:15 LUZ O/C: "It's about fifty
dollars a month... is the
average income".

04:18 BARBARA: O/C: "Fifty
dollars a month".

04:20 LUZ O/C: "Yes"

04:21 BARBARA: O/C: "And what do
they, do they have to pay
everything with the fifty
dollars?"

04:24CU OF LUZ LUZ O/C: "Yes, now, if you
break the fifty dollars
into the number of days
in the month, then we
have about two dollars a
day. And everything
comes from

04:33B-ROLL OF KIDS this, like the education, the food,
the clothing, the
shelter, everything that
the family needs comes
from these two dollars."

04:40MS INTERVIEW BARBARA O/C: "So, it's
pretty clear why you call
this a disadvantaged
village."

04:44B-ROLL OF OLD WOMAN LUZ: "Yes, yes."

04:55B-ROLL WOMEN WALKING BARBARA V/O: After they get the
loans, project leaders
visit the women to check
on their progress.

05:00LUZ TALKING TO MERCHANT LUZ O/C: "Good morning
Corizon.... Is this your
first time to get a loan
from the project? How

much loan do you have?"

05:07 MERCHANT O/C: "Uh, 3000."

05:11 LUZ O/C: "How long have you had that loan already?"

05:13 MERCHANT: "Three months."

05:16 BARBARA'S PHOTO MONTAGE

05:22 CU OF LUZ
LUZ O/C: "Now that they get the loan from the bank they see it also as a responsibility for themselves, for the women themselves, to really to see to it that they pay back their loans. So the financial responsibility is also something that the woman has learned and is something that she can also be proud of. Yes"

05:45 B-ROLL OF WOMEN LISTENING BARBARA V/O: When the women are ready for a second loan... field workers, like Vicky and Jessie, meet with these new entrepreneurs to talk about what they've done, and what they plan to do:
IN CLASS

05:54 VICKY: V/O: "I just want to know what happened to the first loan that you availed from the project. Say Wang, what did you do with the first loan and how much were you able to get?"

06:05 CU OF WANG
WANG O/C: "Uh, 2100. That's my first loan."

06:09 WS OF OUTDOOR CLASS
VICKY: "And what did you do with it?"

06:14B-ROLL CLASS WANG: "I used it for...
buying fish and sell to
the market".

06:15 VICKY: "Okay, fish trading.

06:18MS OF VICKY TEACHING VICKY O/C: So, now what we're
going to do is we'll do
the proposal, OK, the
project proposal, just
like what we did before.
So we have to answer the
following questions.
06:30CU OF STUDENTS WRITING What is the project? What are
the things needed to
start the business? How
06:36BARBARA IN CLASS LISTENING much do we need? Everybody
will prepare a proposal
because this is an
individual project."

06:45BARBARA TALKING WITH STUDENTS BARBARA: "So, is your life
better now with the
loan?"

06:47CU STUDENT WOMAN: "Yes better."

06:48 BARBARA: "How much better?"

06:49 WOMAN: "Very, very,"

06:50 BARBARA: "Very very?"

06:53LAUGHING WOMAN: "Very very at this
time."

06:56CU OF PAPERWORK BARBARA V/O: Before another loan
is approved.... there's
plenty of paperwork to be
filled out...

07:01MS LUZ WITH PAPERS LUZ O/C: "The loan is given
to your association, so
it is your association
who is now responsible
for the
WOMEN LISTENING loan. It says here that you
confirm the loan and that

you have understood the terms and conditions of your loan... ok.

07:26B-ROLL OF CLASS

If you have some problems just get coordinate with Jessie, and she can help you to the land bank"

07:31CU OF JESSIE

JESSIE O/C: "Do you have any questions? ok, do it in 15 minutes." (LAUGHTER)

07:41MUSIC & WRITING MONTAGE

07:48B-ROLL OF LUZ & JESSIE

BARBARA V/O: Luz and Jessie go to the bank with the women, to help them through the application process.

07:53B-ROLL OF BANK MEETING

LUZ: "Tina, here are the loan documents of the Rabon Women's Association. They are applying for a second round of lending. And they have repaid their first loan, about a month ago. She is the president."

08:04

TINA O/C: "Oh, yes, yes. Yeah you have a very good record with the bank, you have maintained a satisfactory record, and the bank is all out to support you. And what are the projects that you now intend to undertake?"

08:18CU OF JESSIE

JESSIE O/C: "Ah, hog fattening, commodities, fish trading, bag making, and a fishing boat."

08:25

BARBARA V/O: Bank officials are pleased with this program.

08:29WS BARBARA INTV. TINA

TINA: "We have a good collection rate regarding these women... about 90-percent."

08:33MS BARBARA

BARBARA: O/C: "90 percent?... Do you think this is a successful project?"

08:38

TINA: O/C: "I think so"

08:40

BARBARA: "Do you think this project would work in other countries?"

08:42CU OF TINA

TINA O/C: "Yeah, if it works here in the Philippines, it will also work in other countries."

08:47MONTAGE

09:00B-ROLL FISHERMAN

BARBARA V/O: A lot of filipino families rely on fishing to make a living. But now there "are" problems with that. In nearly every major fishing region around the world... fish stocks have fallen... because of over-fishing and environmental abuse. Some have plummeted as much as 53 percent over the last three years.

This filipino village is no exception.

Smaller catches will soon force some fishermen out of business...

09:27WOMAN FEEDING CHICKENS

so many of the women are choosing to make money in ways that don't rely on fishing.

09:31CU OF ROWENA Rowena makes purses

09:33 ROWENA O/C: "Actually I've got a little amount of loan, but I'm trying my best to use it in a good way, like in making bag...."

09:42B-ROLL OF SEWING & TALKING WITH BARBARA Because it really gives me a log of gain than selling fish. It's just very exciting."

09:52B-ROLL OF SEWING BARBARA V/O: Rowena showed me making purses is a definite "talent"... one which I don't have.

09:56BARBARA SEWING BARBARA O/C: "And then what do you do, press it down on the pedal here?"

10:00B-ROLL OF BARBRA SEWING ROWENA: "Yeah, yeah you have to."

10:03 BARBARA: "What happens if I sew over my finger?"

10:06 ROWENA: "You do it like that, ok?"

10:08 BARBARA: "Do it like that?"
ROWENA: "Yeah."
BARBARA: "Forward?"

10:12 ROWENA O/C: "Yeah, forward and then forward and then down, ok."

10:17BARBARA SEWING BARBARA O/C: "Ok, now it went backwards. How do I get it to go forwards? Oh like that, whoops the thread broke. Well I'm not very good at this."

END OF SEGMENT

10:31 BARBRA FEEDING PIGS BARBARA V/O: Lala's pig-raising isn't her only job. She also makes money cleaning fish.

10:38 BARBARA CLEANING FISH She showed us a thing or two about how it's done:

10:39 BARBARA O/C: "Do you know how to do this Lala?"

10:41 LALA O/C: "Ma'am?"

10:42 BARBARA O/C: "How do you do it, let me see how you do it?"

10:45 CU OF HANDS CLANING FISH

10:52 CU BARBARA WITH NALA BARBARA O/C: "She's an expert on this one."

10:56 CU OF COUNTING MONEY BARBARA V/O: It doesn't take an expert to see this project has more than a financial impact for these women.

11:02 B-ROLL AT FISH MARKET It effects their personal lives, even more. Vickie stressed that, as she showed me the job that follows fish cleaning, Fish "drying".

11:12 MS BARBARA INTV. VICKY BARBARA O/C: "So before the fish drying, Vickie, what did the women do?"

VICKY: "They were just housewives."

11:16 BARBARA: "So, how has the fish drying business changed them?"

11:18 PAN TO FISH DRYING VICKY: "Ah, financially it has changed them a lot. It has increased their

income".

BARBARA O/C: "Right"

11:24MS OF BOTH

VICKY: "And then personally it has also changed their, sort of, they have more self confidence now.

11:30B-ROLL OF STORE SIGNS

Because they are earning something. And they have their own money, separate than that of the husband. And that's very important to us here".

11:39

BARBARA: "Why?"

11:48MONTAGE HOUSEWIFE CHORES

VICKY: "Well, because... if you are a housewife you are dependent on your husband. Okay? So, any money that you spend you have to ask the permission of your husband, because it is his money. Now because of the project, women can now buy things for the kids, using their own income."

12:11

BARBARA: "Do you think the bank loans raise the status of women?"

VICKY: "Yes."

BARBARA: "And what happens when the status of women is raised?"

12:16VICKY & BARBRA DRYING FISH

VICKY O/C: "They are empowered."

BARBARA: O/C: "Empowered?"

VICKY O/C: "Yes."

BARBARA: O/C: "And what happens when women in the Philippines are empowered?"

12:25

VICKY: "Well, in, in a way, they can now have a say in the household."

12:32B-ROLL OF FAMILIES

BARBARA V/O: Many of the women exercise their newly found voice, by having smaller families.

12:37

LUZ: V/O: "If their husband says 'Oh maybe you have to,

12:41CU LUZ

we need another baby' and the wife will say "oh wait a minute.. what will happen to my project what will happen to my job?'"

12:49MONTAGE OF BARBARA

13:09CU OF BOY

BARBARA V/O: Luz points out the decision to have smaller families has a domino effect.

13:12

LUZ: : "The extra money that they earn also will be able to buy things for the family."

BARBARA: : "Their health?"

LUZ: : "Like now they can provide for health services, education, their clothing..."

13:25

BARBARA: "So it improves the life of the whole family?"

LUZ: "It improves the life of the whole

family....

13:29MS LUZ & BARBARA

O/C: . . . so when you improve the life of the family then... if all families would... if the life of all families in the community would improve... then the life in the community would also improve. So I think that's how we see the relationship of the bank loan to the population issue."

13:48MS OF LALA & RONNIE

BARBARA V/O: I talked to Lala and Ronnie, her husband, about their family planning decisions.

13:52

BARBARA: "How many children does Ronnie and Lala have?"

13:54INTERPRETOR

LALA: "Three."

RONNIE: "Three, three boys."

BARBARA: "Three boys?"

RONNIE: "Yes."

14:00WS BARBARA WITH COULE

BARBARA O/C: "And how many children do you want Ronnie?"

14:04INTERPRETOR ASKS

LALA: "Three is enough, because I'm now using IUD... that's right, three is enough for us."

14:20B-ROLL OF CITY

BARBARA V/O: The Philippines isa largely catholic

country.
14:24CU OF ANTI-ABORTION ADS The church condemns using all methods of artificial contraception. But increasing numbers of filipino women are choosing to use them anyway.

14:33B-ROLL OF PROJECT LEADERS Project leaders hold family planning meetings, to inform the women of their various options.. I couldn't believe my eyes when I saw the meeting being held in a catholic church!
They told me it was because they don't have a community center.

14:43JESSIE TEACHING CLASS JESSIE: "What are the family planning methods? Who can mention one?"

14:52WOMEN PARTICIPATE WOMAN: "Condom."
CAMERA MOVES AROUND CLASS ANOTHER WOMAN: "IUD".
JESSIE: "IUD. What else?"
LALA: "Vasectomy ma'am."
JESSIE: "Vasectomy.... Then what else?"
WOMAN: "Diaphragm".
WOMAN: "Litigation".

15:13 JESSIE: "What are the benefits of family planning?"
WOMAN: "Taking responsibility in life..."

15:18CU OF WOMAN ANSWERING

WOMAN O/C: "Family planning helps to give quality of life."

JESSIE: "Why do you use family planning methods?"

15:26CU OF LALA ANSWERING

LALA: O/C: "To improve and to give good education for my children some day."

15:31CU OF WORDS ON BOARD

BARBARA V/O: I couldn't believe my ears when the classroom broke into a song about I-U-D's.

15:37WOMEN SINGING

WOMEN: "Come and lay by my side, if you love me. Do not fear, do not fear of pregnancy. Deep inside, deep inside is my IUD. From all fears and worries, we are free".

JESSIE: "Once more".

WOMEN: "Come and lay by my side, if you love me. Do not fear, do not fear of pregnancy. Deep inside, deep inside is my IUD. From all fears and worries, we are free".

16:16CONTRACEPTIVES HANDED OUT JESSIE:

"Please, don't forget to get your supplies or else you will get pregnant. Ok? Thank you!"

16:28MONTAGE OF PEOPLE

BARBARA V/O: Project leaders say offering women money-making opportunities strengthens families... by lessening financial pressures and making the men and women partners.

16:45B-ROL OF LUZ WALKING

Luz admits, at first, the program was a hard sell... but

she says, it's all changed now:

16:52 LUZ V/O: "Initially the husbands did not like it, I mean did not agree . .

16:58CU OF LUZ LUZ O/C: 'what can the women do? I mean why should they why should they go out of the house? They have enough problems, they have to take care of the children.'

17:10LUZ COUNSELING HUSBANDS LUZ V/O: But, you know, when we took the husbands and provided them with orientation, and that's the time that they are able to understand.

17:18B-ROLL FAMILIES As they see the women engage in social activities.. in social projects.. and as the women started earning income then they will say "oh yes, this is something that is good for the family"...

17:30CU LUZ LUZ O/C: . . . so now they feel happy about it, in fact they are very supportive about the activities of their wives."

17:38CU OF SEWING

17:42CU OF ROWENA ROWENA O/C: "My husband works as a construction laborer and he get's only very low salary... so I am trying also my best to help him. To support our family."

17:55 BARBARA: "Is he proud of you?"

ROWENA: "Yeah, I think... yes".

18:00CU BARBARA TAKING PHOTOS

BARBARA O/C: "Rowena, look up at me for just a sec... give me one of those pretty smiles... huh?"

18:06STILLS OF ROWENA

18:09INSERTED LALA BLOCK

BARBARA V/O: Lala is also helping out with family funds. Soon after fattening up her pig, she found a buyer.

18:16MAN BUYS PIG

MAN: "Okay this is 6, 7, 8, 900 and you'll get the balance tomorrow."

BARBARA: "What do you think of this lala?"

18:21CU BARBARA & LALA

BARBARA O/C: Got some money now?"

18:22

LALA:O/C: "Yes ma'am".

BARBARA: "You proud of that?"

LALA: "Ma'am?"

BARBARA: "You proud of that? Earning that money?"

LALA: "Oh, of course. I'm so proud that I got some money now...

18:35CU SMILE OF LALA

look, it's nine hundred".

18:37CU OF LUZ

LUZ O/C: "These women once... they engage in some economic activity and gain some economic freedom.

18:47B-ROLL OF WOMEN SMILING

LUZ V/O: They earn their self confidence or self

STILLS OF FAMILIES

esteem. And once they have that then the husbands would look at them as their partners in providing for the family. I personally feel that this project could be done in other areas."

19:04

BARBARA V/O: It "is" being done in other areas.

19:05B-ROLL OF INDIAN WOMEN

I first saw this kind of project in India, in 19-85. The "working women's forum" is located in Madras. Like the project in the Philippines.. The forum helps groups of women get loans.

The groups are similar to cooperatives. If one of the women defaults on the loan... The rest of the women must pay it off.

19:26B-ROLL OF JAYA

Jaya Arunachalam is the founder of the forum.. And its president. She introduced me to many of the forum's success stories.

19:34SAROJA AT TEMPLE

One of them.. Saroja.. Impressed me so much.. I decided to tell her story.

19:39

SAROJA V/O: "I try not to rush the puja... the prayer for my family. Things are different for me now. I've known so many mornings without food."

19:47B-ROLL OF SAROJA'S FAMILY BARBARA V/O: Saroja's husband's debt forced her and her eight children into poverty.

She had to sell their home.... and move into the hut next door. Her story was not unusual for women of her area.

B-ROLL SAROJA AT MARKET

But she did something to improve her life.

She joined the forum....

Saroja got a loan to start up a produce business.

She did well.. Repaid her debt..

20:11SAROJA COOKING

And improved and expanded her business into cooking breakfast for other working people.

Like many of these projects worldwide..

The forum provides more than loans...

It offers health and family planning services.

20:26WS SAROJA COUNSELING OTHERS

Saroja herself Became a field worker..

She gives women information on nutrition and family planning.

20:32B-ROLL OF LUZ COUNSELING

Worldwide About 3-million people..

Most of them women are reaping the benefits of these programs.

20:38B-ROLL OF BANK TELLERS

Many of the loan programs are modeled after Bangladesh's Grameen

B-ROLL OF PEOPLE RECEIVING MONEY Bank.. A bank created to give loans to people in need.

20:46B-ROLL OF PROFESSOR YUNUS It was started in the late 70's by economic professor..Muhammed Yunus.

Yunus was frustrated by what he saw as a lack of vision by commercial banks to lend money to disadvantaged people. He believed they would be responsible for paying back the loans.

And he was right.

21:03B-ROLL OF PEOPLE The Grameen Bank has been a major success in tens of thousands of Bangladeshi villages.

1/3 of its clients have crossed over the poverty line.

98-percent of its loans are repaid on time... A rate most commercial banks would envy.

21:21B-ROLL OF WOMEN SMILING In Rabon.... the women's success is evident in bank records "and" in their faces.

21:27BARBARA INTV. LUZ BARBARA O/C: " I see a tremendous amount of self-confidence in these women. Have they always had this kind of self-confidence?'

21:32 LUZ O/C: "Oh, no, before we started the project these women were really very

CU OF LUZ

shy....

you know sometimes when we talked to them, they just they just skip their eyes like that they cannot even see us eye to eye."

BARBARA: "Really?"

LUZ O/C: "Yes, and now we started providing the training programs, the project staff has started interacting with them, and they get to meet the women in other

21:57

villages... and now they started to have confidence. Enough confidence so that when they start talking, we can hardly stop them from talking."

22:03 BOTH LAUGH

BARBARA: "Really?"

22:09 STILLS OF RABON WOMEN

BARBARA V/O: It's really sort of a trickle-up idea...

So, you change one woman's life a little bit for the better, and it affects her entire family, and the entire community.

22:20 MUSIC AND B-ROLL OF HAPPY FACES

22:45 JANE FONDA IN STUDIO

JANE O/C: According to delegates at the United Nations Population conference in Cairo, changing women's lives can also effect population growth.

They say women who have access to education, jobs, loans, and family

planning options, tend to have smaller families than women who don't have those opportunities.

Experts say it's urgent we slow population growth.

23:09WS JANE SEATED

In 1999, we hit the six-billion mark... six billion people living on a planet with resources that can't grow along with our population.

Increased rates of consumption in developed countries is compounding the problem.

23:25ADDRESSES ON SCREEN

JANE V/O: To learn more about the year of six billion, and the consequences of population growth and over-consumption, write:

U-N-F-P-A Information
Division
220 East 42nd Street
New York, New York
1-0-0-1-7 U-S-A

And here's who to contact for more information on small loan projects.

U-N-F-P-A Gender
Population and
Development Division
220 East 42nd Street
New York, New York
1-0-0-1-7 U-S-A

23:57WS JANE

JANE O/C: I'm Jane Fonda. Thank you for joining us on our worldwide journey to show that once again the actions of all people

PEOPLE COUNT: "A NEW DEAL"

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count.

24:10ENDING CREDITS & MUSIC

25:25"MOVE THE MONEY" AD

01:25:55 END OF PROGRAM