

## **HAND IN HAND / SEED NEWSLETTER NO 3**

Dear Friends of Hand in Hand and SEED,

The hectic pace of change and development continues and we all remain impressed and grateful for the contributions of our donors, our enthusiastic employees, and our industrious volunteers!

We would like to dedicate this particular newsletter to Mr Jonas af Jochnick and his family for their very generous donation to Hand in Hand through the af Jochnick Foundation, [www.afjochnickfoundation.se](http://www.afjochnickfoundation.se). Their contribution will enable us to continue with and sustain our work to eradicate poverty and give marginalised sections of society better opportunities to change their lives.

During the last months, we have also had the privilege of having volunteers working with us. Ms Sandra Nilsson volunteered with us from January to March 2007; here she shares her Tamil Nadu experiences.

### **Report from a Volunteer**

*“My name is Sandra Nilsson.’ This is a phrase that I repeated many times during my interesting sojourn with Hand in Hand in Kancheepuram, India. I worked there as a volunteer for two and a half months, from early January 2007. I lived in a house that also serves as an office during*

*working hours and I was made to feel welcome and comfortable.*

*In the beginning, I worked with small children, teaching them English. This provided variety to their learning, but I felt it did not provide them with any long term benefit, as I needed to use an interpreter for all my teaching. I then came up with a proposal whereby I could teach the office staff ‘communication techniques’. I taught about 45 people – in small groups of five – in ‘cultural awareness’ and ‘presentation techniques’ and also something about Swedes and Sweden. I found the staff to be very responsive and keen to learn and this proved to be a very rewarding experience for me.*



**Volunteer Ms Sandra Nilsson teaching children in English at a Hand in Hand run school.**

*I can thoroughly recommend working with Hand in Hand as a volunteer. As I was one of their first foreign volunteers, we learned*

*as we went along. Although there were some minor hiccups in the beginning, I now feel that the organisation is better equipped to handle volunteers from outside of India. For anyone considering such an assignment, I suggest you come prepared with an idea of what you wish to achieve, some practical guidelines, as much background information about Hand in Hand as you can find, patience, a willingness to learn and adapt, the materials you require for your project, a good knowledge of English and a broad vocabulary, a good listening ear, the ability to 'rough it' when necessary, spontaneity, and a large dose of flexibility. I can guarantee that you will meet people who you will never forget and who will affect your life. I can also guarantee that you will become a staunch supporter of an organisation that is doing wonderful things in India.*

*Hand in Hand does not just talk about making changes in India; it is actually getting incredible things done in the villages, where the need is greatest. Any monies received by Hand in Hand is put to good use and I have seen the results – happy children motivated to learn, empowered proud women working to support their families, Citizens' Centres where villagers clamour for information and training, villages with biodegradable toilets and running water, and a growing awareness of the benefits of recycling. Thanks Hand in Hand for welcoming me to India, giving me a glimpse of your fantastic country, and teaching me so much."*

We at Hand in Hand would like to express our deepest and most sincere thanks to Sandra for her excellent work – we have all learnt a lot from her and we hope to welcome her to Tamil Nadu again in a not too distant future!

The two latest volunteers that stayed with us are management consultants and organisational experts Ms Cathrine Juell

and Mr Martin Lindeberg. Please visit [www.c-juell.no](http://www.c-juell.no) for more information on their work. Together with our HR-team, they have helped us in identifying some of our biggest organisational challenges and discussed ways forward.

We have also had master student Ms Kristina Collén from the Department of Political Science at the University of Lund in Sweden with us for one month. During her time with Hand in Hand, Kristina conducted research on our Self Help Groups for her thesis entitled "Stronger Women, Stronger Societies – A Case Study of Microcredit and Women Empowerment in South-Eastern India".

### **Sisterhood and Female Entrepreneurship**

Our Self Help Group (SHG) and Microfinance Project continues to expand and, until today's date, we have organised over 215,544 women into more than 14,600 SHGs.



An SHG woman and her husband engaged in traditional sari embroidery work. The family has been able to improve their family-based micro-enterprise thanks to a loan through the SHG.

A typical SHG consists of 12-20 women who have come together from a homogenous economic group. An initial step is to select a leader and agree on the group bylaws and codes of conduct, all of which is done in a democratic manner. All group members agree to make regular savings and convert their savings into a

common fund. When the pool of resources is big enough, individual members are able to make small interest-bearing loans based upon group-decisions.

When the group has been functioning for a few months, Hand in Hand facilitates bank loans or Hand in Hand loans to the SHG members. The members are jointly responsible for repaying these external loans. Furthermore, Hand in Hand conditions these loans in that they must go to income-generating activities and may not be spent on consumption, medical expenses, or even education. The total credit linkages extended to SHGs amounts to INR 306 million, and, out of these, INR 78 million have been given as credit from Hand in Hand. So far, we have managed to keep the repayment at incredible 99.98 percent, demonstrating the creditworthiness of the women.

The networking of women in SHGs increases the women’s self-confidence and self-esteem, broadens their powerbase, and creates a strong sisterhood. Hence, apart from the microcredit, the SHG women get increased access to and control over social and political resources in both the family and the community domain.

The Hand in Hand model also stresses the importance of so-called credit-plus services and we offer various forms of support to the SHGs, e.g. training and capacity building in entrepreneurship, literacy, financial skills, team-building, and personal development. So far, the literacy programme has for instance covered 23,578 women and we have supported 64,083 family-based micro-enterprises and 385 medium-sized enterprises.

Much emphasis has been put on enterprise development and promotion. One such step is the setting up of an incubation centre for garments manufacturing for SHGs in Pondicherry.

A partnership with Reliance Fresh – a leading retail chain in India – has been established for vegetable procurement and the first collection centre is to commence in July 2007. We have also entered into a partnership with Suguna Poultry for starting up poultry units.

<b>Hand in Hand Fact Box</b>	
No of employees	1,300
No of part-time teachers	1,300
No of community volunteers	5,500
No of children enrolled into regular schooling	10,000
No of SHGs	14,600
No of SHG women	215,544
No of Citizens’ Centres	135

**Partnerships to Promote Grassroots Democracy**

Hand in Hand believes that all citizens must be aware of, have access to, and understand his/her rights. Our Citizens’ Centre Project aims at helping poor and illiterate people to access information about the political system, their fundamental citizen rights, and the powers and responsibilities of elected representatives and officials in government departments. So far, almost 1,500 people have enrolled as volunteers in Good Governance Rights Protection Committees.

Our Citizens’ Centre Project has entered into its next phase with a new strategy for scaling up. The first steps have been taken to set up 1,000 new Citizens’ Centre Enterprises, and 130 entrepreneurs have been identified to run the centres.

We have also entered into a partnership with Ericsson. The Swedish telecom company has decided to support three advanced pilot Citizens’ Centres that will provide services in tele-education, tele-medicine, and e-governance.

Another recent partnership is that with the Ministry of IT and Communication, where Hand in Hand is to train 1,000 rural SHG women in computer literacy. The training is conducted in connection with our literacy courses in our Citizens' Centres.

### **Waste into Wealth**

Our newly launched Solid Waste Management Project has jump-started and we are now active in five places. In Mudichur, the project has now been extended to 1,400 households and user payment is collected from four-fifths of the households. In Nathapettai, where we have our new office, 500 households have been covered, and in Uzhavarkarai, Pondicherry, 560 households are now included in the project. We are also finalising a compost park in Kancheepuram.



**A Hand in Hand "green friend" in Mudichur doing door-to-door collection of household waste. The green basket contains biodegradable waste and the red basket non-biodegradable waste.**

Thanks to a grant from the Swedish International Development Cooperation Agency (Sida), our core team has spent two weeks in Sweden and visited biogas plants, recycling stations, compost sheds, and environmental research institutes and NGOs all over the country. They have returned to Tamil Nadu full of new ideas and plans for the future.

### **Get Involved – We Need Your Support!**

As you can see, our engagement has grown rapidly in the last years, as has the need for funding. In order to continue in our successful fight, we seek your partnership. Your support and our dedication will truly make a difference and facilitate a life of dignity, hope, and choice for the marginalised and disadvantaged sections of society. All donations – no matter size – are welcome, and they will contribute to our work. If you wish to donate, please visit us on [www.hihseed.org](http://www.hihseed.org), where you also can read more about our various activities and find our newly released Annual Report 2006-2007.

Questions, comments, or contributions to the next newsletter are welcome! Please send me an e-mail as per below and I promise to get back to you.

Yours Sincerely

Kalpana Sankar

*Chief Executive Officer*

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