

Hello dear friends of Hands-with-Hands microcredit,

The past one and a half years in our Chitwan microcredit program have been an amazing time of growth and development. I want to start off by thanking each of you for the support over the last 8 years that have contributed to where we are now, without your help we would not have this opportunity to share this heart-full good news!

Progress has been at multiple levels this past year. The variety of skills trainings that we were able to facilitate for our members has resulted in life opportunities greatly increasing. The frequent comments from our members about their qualitative changes and self-empowerment, as well as financial betterment, is heartwarming and obvious to see in our bi-yearly meetings!

I have compiled a summary of the main developments since March/April 2012, which I believe was the last time I sent out a longer news update. I trust that you will enjoy this news and continue in supporting our microcredit program!

### **Summary of the skills training we have sponsored the past 20 months**

#### Sewing training in Jutpani village –

This has been an outstanding success. We had been asked for some time by the women to provide a sewing skills training and finally we agreed to this request. It was our most expensive skills training until date, as not only were we providing the teacher, the sewing machines to train with, we also needed to provide the cloth and cotton and other additional tools. The results however have been very rewarding. They learned more than 35 designs of clothing and a variety of techniques. We gifted one participant (at the encouragement of all members) a sewing machine as she was clearly talented, plus being handicapped (deaf mute) the women really thought that this gift of the machine could give her the motivation to be successful. To witness the women wearing clothes they made themselves and their obvious enjoyment of their skills, plus seeing some of them obtain employment or start business even before the training completed, was wonderful! We also had a small love story as our trainer came from a nearby village, and while conducting the training she met and married a man from the Jutpani village and now lives in Jutpani permanently! The training was a 6 months long, with the women meeting 2-3 times a week for classes.

#### Off-season vegetable training in Sivanangar -

This training was an impressive success! Our members gained knowledge on 22 different vegetables on how to best grow them out of the traditional season. The whole training focused on organic and sustainable agricultural practices, including medicinal plants for natural pesticides and organic fertilizers. They also learned about harvesting and storage of seeds for next crops. Additionally, they became informed about a variety of diseases and how to organically treat them, as well as how to tell chemically/artificially enhanced fruit and vegetables at the market and how to avoid them. Plus the training educated about the best vegetables having nutrients that are good for daily health. Our members were noticeably uplifted and enthusiastic about their training experiences which was over three days 10-4pm, so a very intensive program. They were left with a variety of course materials to benefit their ongoing practice.

### Visit to cooperative agriculture and dairy farm in Bandipur village area –

We sponsored a trip for an educational outing in Bandipur with a bus, plus items for a picnic for all members who wished to join. Here our members interacted with members of a successful organic agriculture cooperative and dairy farm. Our members reported that they gained fresh ideas and confirmation that their way of working cooperatively can be helpful and financially successful. They also really enjoyed the travel opportunity as most had not been out of the village since they had been re-settled there after the flood that swept away their former village, and in general reported feeling inspired by the entire experience.

### Advanced Cooperative management and capacity building training in Jutpani

This has been a surprisingly positive training development. Already through the basic cooperative training our members and Board members had gained understanding on how cooperatives work and why they are a benefit. This advanced training for our Board member and interested other members, gave them a direct understanding about the management of the cooperative and accounting. This new knowledge empowered our members to make significant constructive choices to better manage the cooperative.

### Advanced teacher training for cooperatives intensive for Shila Pandey (our M/C coordinator)

Shila participated in a 14 days intensive 'train the trainer' program, specifically on microcredit, in Kathmandu. The range of topics covered and the resource material that she came home with along with her developed skills in the training will certainly be an ongoing benefit to all our members! It was delightful to experience Shila sharing about her training and to catch some of the enthusiasm. We have just purchased a projector so that she can begin facilitating with the new material to our village members.

### **General overview of the microcredit program**

Currently the microcredit program in the Chitwan district that we initiated is reaching 730 women in two villages, with the developments thus far we can see this has a much wider impact on their families and the extended village.

Our first microcredit village area in Jutpani has had significant growth and development this past two years. We see this as a clear result of our Board Members having participated in two levels of training about cooperative management and capacity building. It has given them knowledge and encouragement to step into their roles with clarity. It has also empowered them to remove one woman who was working in the office and misusing her role and funds. The Board took constructive action and managed to gain full repayment of the funds from the woman concerned and kept the entire matter in a humane and clear manner. The Board members (as a result of their training) now each spend one or more days of the week working actively in the office to maintain a hands-on approach and to better deal with what arises day to day. They have been constructive in reducing running costs and therefore this last AGM reported a small profit, from which all members benefit! Plus they are now in a position to apply to the Nepal Reserve bank for some subsidy loan funds.

In Sivanangar village, our second village location of the microcredit program, the growth has been slower, yet more systematic. We learned from our earlier experiences in Jutpani and applied our learned lessons. Additionally, this village area is one ethnic group and there is more cooperation naturally and supportive agreement. At the end of 2012 we completed a community dug well that is helping the members to have water use for fish farming, and general agriculture irrigation. We have also supported with the materials to uplift the

community building that is also used for the microcredit office and meetings, contributing to plaster, floor and building of toilet. Additionally this past 6 months we have contributed towards the salary of the secretary managing the office, to support this cooperative to move into a more financial state.

### **The next few months we have a few plans underway**

- \* The Board members and other interested members will visit to other successful cooperatives in the district to observe and discuss helpful strategies for both management and capacity building.
- \* Our Board and interested members of Sivanangar village will participate in a basic training on cooperative management and capacity building. This is the same helpful program that Jutpani Board members first participated in that gave them very helpful empowerment to conduct their own management of the cooperative.
- \* Our resident Veterinary member (whose training we sponsored 2 years before) will conduct four days of animal husbandry training for all members who wish to join. This will cover a range of helpful guidelines on animal care and how to diagnose early signs of disease and how to treat them. It will also include nutrition and breeding practices to support healthy animal farming.
- \* Shila will (with the help of the new projector about to be purchased) use the informational tools she obtained from her intensive training program to further educate and inform all members of our cooperatives in a variety of topics.
- \* We are also exploring a next village for our microcredit outreach! This will be clarified in March/April of 2014 when I am next visiting. For this we will require ongoing financial support to develop and implement our approach in this next village.
- \* Dipendra has been busy expanding our Kathmandu office and developing a remittance facility, allowing those working in other countries to send money back to their families in Nepal and directly link with Om Nava Udyā cooperative banking services. Our capacity and outreach in Kathmandu offering banking services to the lower income population is steadily expanding, with more women staff recently being employed to expand our outreach in the local area.

***Once again, a huge thank you to everyone who has supported and contributed towards our microcredit program!***



**Hands With Hands**  
Many hands building better futures...



*Sivanangar cooperative meeting*



*Newly open shop business in Sivanangar village*



*Vegetable training program in Sivanangar village*



*Recipients of Jutpani sewing training program*



**Hands With Hands**  
Many hands building better futures...



*Member with cosmetic shop*



*mother & daughter members (agriculture)*



*Member, jewelry business*



*member with sewing business (after training)*



*Dipendra helping new secretary, Sristi*



*Shila (M/C coordinator) Jutpani office*



*member, cement ring & bricks business*



*children of some members*



*member, DVD & movie business*



*Ram & Shila and members Jutpani*