

Village Upliftment Programme 18-Month Update

Thuraiperumpakkam, Tamil Nadu, India



Environment Day Celebration in the village

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Introduction

Thank you for your support of Thuraiperumpakkam village. Please find below the 18-month report covering success stories of people benefiting from Hand in Hand interventions as well as challenges in implementing the programme.

Voices from the Field

EMPOWERED TO GROW

Thuraiperumpakkam is a village in the Kaveripakkam block of Vellore district in Tamil Nadu. About 38 km from the main city of Vellore, one gets the first glimpse of the primarily agrarian village a few metres from Kaveripakkam town. Lined by paddy and sugarcane fields, the village welcomes the visitor with a 5-acre gooseberry plantation that is eye-catching with its huge fruits adorning every branch.

Hand in Hand adopted this village under its Village Uplift Programme(VUP) in mid-2010. All five pillar programme initiatives were carried out in this village, namely, the formation of self-help groups (SHGs) and provision of microfinance, child labour elimination through education, formation of Citizens' Centre as well as health and environment initiatives. To take the initiatives forward even after the VUP duration of two years, a Village Development Committee has been formed here, comprising of motivated volunteers from the village.

Several beneficiaries bear testimony to the development triggered off in the village thanks to the VUP initiatives. Uma is one such beneficiary. A member of Hand in Hand's Kalaimagal SHG, Uma initially joined the group with the intention of securing some loan which she hoped would enhance her income. Her first loan was for INR 10,000. She used this loan to buy seeds, etc., to help her husband who was a farmer. After repaying the first loan, she considered taking a second loan to set up an



Uma is very happy to have got an additional source of income thanks to the training and microcredit made available through the VUP initiative.

alternate means of livelihood. She chose to try out cattle-rearing. With the second loan of INR 15,000, Uma made her first investment towards setting up her new enterprise – she bought a buffalo with the loan amount. Now even if they do not get regular returns from farming, having a buffalo is giving them a steady income. They are able to get about 4 litres of milk every day, each litre giving her INR 25. Her net income from this investment is about INR 1,000 per month. 'My income has increased, I am able to pay back my loan and I am able to meet with my



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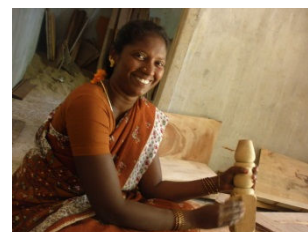
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household expenses much better’, says Uma. She is happy that she is able to send both her daughters to school. They are in sixth and fourth grade respectively. Uma is confident that she can help them complete their high school education and also help them pursue higher studies if they so desired. Finding this gainful, she hopes to get more buffaloes in the future with more such microcredit facilities and training.

Sumitra joined the same Kalaimagal SHG a year and a half back. She availed of a loan of INR 15,000 to strengthen her family-based enterprise that she runs with her husband. They are engaged in carpentry, making customised furniture, doorways, window frames, etc. With the loan amount, they bought wood required for carpentry. This substantially increased their income by about INR 4,000 per month. ‘We normally borrow from others, but the downside to these loans is the high rate of interest that they charge. This reduces our profit. With loans from Hand in Hand coming at lower interest rates, our profits are higher’, says Sumitra. She is confident of enhancing her enterprise and also of supporting her two children – one a toddler and the other a second grader. When her children are a little older, Sumitra would also like to attend some training like in tailoring or beauty care and set up an enterprise on her own.



Sumitra is happy to have strengthened her family based enterprise with the help of the loan she availed through the VUP initiative.

Sumitra also benefitted from the medical camp conducted in the village under Hand in Hand’s VUP initiative. She got treated for her constant headaches and her children were also treated for fever. Each trip to the nearest hospital would have cost her INR 200 which is now a saving.



Dhanalakshmi and her mother-in-law upgraded their tea-shop to a petty shop with the loan they received through the VUP initiative.

Elizabeth and her daughter-in-law Dhanalakshmi of the Lakshmi SHG availed a loan of INR 10,000 under the VUP initiative with which they converted their family-based enterprise, a small outlet selling tea to a stall selling a variety of snacks, biscuits, etc., besides the tea. This helped them increase their income by INR 1,000. They also underwent training in cattle rearing. ‘Now we are planning to avail of a loan to buy a cow and look at further augmenting our income’, says Dhanalakshmi.

50-year-old Kamala belonging to the same SHG is also very grateful not just for the loans she received to buy goats, but also for the internal loans she gets from the group’s savings for emergencies or dire needs. ‘We no longer take high-interest loans outside or pawn our jewels and belongings’, says



Kamala strengthened her enterprise by getting about 8 goats through loans.

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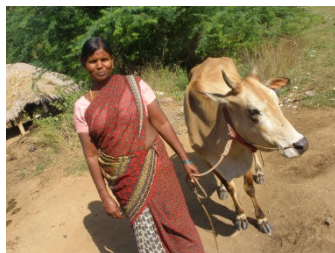
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Kamala. With INR 105 that is saved in the group every month, she now has about INR 4,000 savings in the group account. 'I never thought I can understand the accounts like diminishing interest and the like which I know now thanks to the training given in the group', says Kamala. With two loans - first of INR 10,000 and later of INR 15,000, Kamala bought female goats to enhance her goat rearing enterprise that she had been doing for about ten years now. She hopes that each of the goats she bought – around eight in all will give birth to kids anywhere between 16 and 22 months from the purchase. Each of the male kids will be sold for meat at the rate of about INR 3,000. 'My husband, being old now cannot do his carpentry work. Thanks to our income from rearing goats, we are not just sustaining ourselves, but now there is hope of improving our income too!' says Kamala.



The training on cattle rearing motivated Lalli to take this up seriously and she is happy with the income she gets today through her enterprise.

For Lalli from Hand in Hand's Thangakalasangam SHG, the motivation to rear milch animal came after hearing of and attending such a training organised for three days under the VUP initiative. Although she had a cow at home, she had never known certain things like the adequate fodder for the cattle, when they should be inseminated, how

disease should be handled, etc. Armed with this knowledge, she was confident of taking up rearing cattle as a serious enterprise. She availed of a loan of INR 15,000 and bought a cow. Today she has two cows and two calves. With each cow giving about 3 litres a day, she sells it to the government's milk collection centre at INR 19 per litre. In all, she gets a net income of about INR 2,500 per month. 'My husband works as a daily wage farmer. There are times when there is no work. This income from the milk has definitely been a relief for us', says Lalli.

Lalli also benefitted from the veterinary camp organised by Hand in Hand under the VUP initiative. Her cows were checked and one was artificially inseminated. This spared her from the hassle of taking the cattle to the veterinary hospital at Kaveripakkam town and also saved her from any additional expenditure.

Medical camps have also been organised by Hand in Hand under the VUP initiative at Thuraiperumpakkam. Koteeswari is a beneficiary of the medical camp. At the time of the camp, she was suffering from severe headache and fever. She had her check-up done at the camp and took the medicines prescribed to her. 'Had it not been for the camp, I would have had to go either to Kaveripakkam or Pudhupet, about 5 km from this village', says Koteeswari.



Koteeswari



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Seetha is so happy for the opportunity to introduce her villagers to computers. She is also happy to practise her computer skills regularly.

Seetha has been the instructor at the Citizens' Centre established by Hand in Hand in the village under the VUP initiative for the past nine months. Seetha got married shortly after she completed her twelfth grade. She went on to do a one-year course in computers after this. For one year, she stayed back at home. 'Any job I wanted to do would have taken me out of Thuraiperumpakkam. My family did not want that', said Seetha. When the Hand in Hand mobiliser approached her to consider being an instructor at Citizens' Centre, she was very happy to accept the offer. 'The village children are finding this so useful and

the best part is that they get to learn this free-of-cost', says Seetha. She has trained about 100 children in her village on basic computer operations. Not just students, but many other villagers too had evinced an interest in learning about computers, including the elderly. 'This is also useful to me to brush up all that I have learnt. It is not the INR 1,500 that I get as honorarium but the opportunity I get to learn, practice and teach others that I consider extremely valuable. It is immensely satisfying', says Seetha.

A few metres away, in the anganwadi (government-run child-care centre), children are happily pointing to the figures painted on the walls of the building. This was the result of the VUP initiative of Hand in Hand under which the anganwadi was freshly painted, with the inner walls being adorned by pictorial representation of animals, fruits, birds, animals, days of the week, etc.



Children like Jayageetha are able to quickly comprehend objects, delighting in pointing it out on the painted anganwadi walls.

Jayageetha is one of the tiny tots in the anganwadi who delights in recognising the various pictures painted all along the walls. The anganwadi maid, Kaasi says, 'I have been working here for the past 25 years, but never has the building looked so nice and bright. Children are happy to come here and after the painting, more parents want to leave their children here.'



Bhavani is happy to teach her Evening Tuition Centre students who have made the school proud with their achievements.



Children are equally happy to be at the Evening Tuition Centre (ETC) established in the village under Hand in Hand's VUP. Bhavani, the instructor at the ETC was trained in the Activity Based Learning (ABL) method. About 49 children studying from first grade to fifth grade were being trained by Bhavani in Tamil, English and Math. 'I am so happy to have made a difference in the education of our children', says Bhavani. She is also proud of her three ETC children Nithyapavizhakodi, Sandhya and Poovizhiselvi who took part in the VUP quiz programme organised by Hand in Hand. They



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represented Vellore district and won prizes. The headmistress of the primary school in Thuraiperumpakkam, Mercy Malani is extremely satisfied with the concept of ETC. Having been born and brought up in the village and having gone to the same primary school, she is proud of the standards improving at her school. 'I can visibly see the difference ETC is making especially with students who are finding academics a real challenge', says Mercy Malani.

Srinivasan, Shoban Babu, Surendran and Santosh Kumar were a few who found it a challenge to successfully pass the tenth grade board examination. Studying in the Government Higher Secondary School in Kaveripakkam, these children would have discontinued their studies had it not been for the intervention of Hand in Hand. Under the VUP initiative, these children were sent to the transit school in Kaveripakkam where their teacher Kalai Selvi coached them in the subjects that they had failed in. Srinivasan who had failed in English wrote the exam and cleared the examination. 'I want to continue with my studies, complete schooling and then go on to college', says Srinivasan.



Students like Srinivasan who failed in their tenth board examination got another opportunity to continue with their education thanks to the enrolment in Hand in Hand's transit school under the VUP initiative.



Annammal and her group members take turns to clean up the village, collect and segregate the waste on a regular basis.

One of the focus areas of the VUP is to create a clean and green environment in the village it works in. In Thuraiperumpakkam, the cleaning of the village is the responsibility that five SHGs share between them. Annammal, who is the leader of Roja SHG, motivates her group of 15 to do the cleaning up of the village



Hand in Hand's bins are useful in the collection of garbage.

thoroughly. The members sweep the streets, collect the waste, segregate it and put it in the bins provided by Hand in Hand – one each for bio-degradable and non-bio-degradable waste. They have also created awareness on restricting the use of plastics. Villagers these days carry cloth bag to do their shopping. 'We take our responsibilities with pride and are quite strict with the villagers when it comes to keeping our village neat and clean',

Thiagarajan happily takes care of the sapling given under the VUP initiative.



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Villagers have also been happy to have received saplings provided to them by Hand in Hand. Thiagarajan is happy to have got one coconut sapling for his house which he takes care to maintain with his mother Meghala.

To take the VUP activities forward, a Village Development Committee (VDC) has been formed. About 15 members constitute this Committee at Thuraiperumpakkam. For the past one year, they have been meeting on the fifth evening of every month. Issues regarding the computer centre, dust bins, cleaning of the streets, requests for a Reverse Osmosis plant and borewell for clean water, running of the ETC and painting of the anganwadi have all been discussed and followed up by the group members. As Bhavani says, 'Previously for everything we had to go to the panchayat and wait for things to be done. Now we do not depend on others and we take the responsibility of everything in our village.' Truly the empowerment is unmistakable which gives hope that the development initiatives in this village will definitely be taken forward by the villagers themselves.



The VDC at Thuraiperumbakkam is quite spirited and motivated to take the VUP initiatives forward.

CHALLENGES

- Total Sanitation project – Hand in Hand found that the village did not perceive individual household toilets as a primary need of the community, despite continuous efforts by us.

FUTURE REPORTS & INDIA CONTACT

We look forward to submitting the final 24-month report July 2012. If you have any questions, please contact Shinu Singh Trikha at shinu.singh@hihseed.org. Thank you for your generous support to Hand in Hand.