

# Newsletter

Issue 31. September 2007



**Health And  
Development Aid Abroad  
— Australia Fund Inc.**

ABN 43 739 862 351  
Registered Charity No. 1273

## HADA'S VISION

To see medical, educational,  
agricultural and sanitation  
programs established in  
countries as needed.

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## Chalk and Kerosene Lanterns

*Literacy Project in Côte d'Ivoire, West Africa*

An unstable and difficult situation has not meant the end of literacy work in one Ivorian people group, thanks to the commitment of a man dedicated to helping his people learn to read and write their own language.

A civil war more than four years ago left Côte d'Ivoire divided – the north held by New Forces (rebel) soldiers and the south by the government. During the conflict, many people in the north lost everything when they fled to the safer south.

The Mwan people who live mainly in villages in the central north of Ivory Coast were one such group that scattered when rebel soldiers came to their area.

Prior to the conflict, the Mwan language had been written down and an alphabet produced. A literacy primer was developed and people had begun to learn to read their own language. However, for several years after the war, there was no news of any literacy work amongst the Mwan. With no postal service and no telephone network, communication is difficult. Therefore Denise and the literacy committee members were delighted to

learn recently that the work has been restarted. As people have returned to the area, Vincent, who was trained in literacy work, has been faithfully visiting Monan villages and beginning literacy classes. It has not been easy for him. At first the rebels would not let him visit the villages. Then he had to pay the equivalent of AU\$13.00 to receive a pass which allowed him to go from



*Literacy supervisor Vincent receiving kerosene lanterns and boxes of chalk for the Monan literacy classes from Denise Rhodes.*

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village to village. His only transport is a bicycle; that means many hours of cycling along bumpy, pot-holed roads. Despite this, fourteen Monan villages now have literacy classes. "The villages reacted with joy at being able to learn to read and write in their mother tongue", Vincent reported. When asked what his needs for the work were, he replied "chalk and kerosene lanterns".

Thanks to donations received through HADA we have been able to supply these needs. The kerosene lan-

terns will enable classes to be held at night in villages where there is no electricity. Most people work in their fields during the day. They can only attend classes in the evening.

The literacy committee is grateful to HADA. It now has funds with which it can help literacy workers such as Vincent. One of the members of the literacy committee said "We are thankful for our brothers and sisters on the other side of the world who give to our work."

# Micro Loans

*On the back of our Newsletter you may see the term "Micro Loans" or "Micro Credit". These loans are provided in Longchuan by HADA Yunnan's Ruth.*



A micro loan or micro credit is a term that is used for a loan of finance to a beneficiary in a small community, where the loan has to be repaid within 12 or 24 months and the same loan can then be offered to another person in that community; we would use the term "Revolving Credit". The loan enables the beneficiaries to create for themselves an income through some form of small business.

## Experience and research shows that the following are good businesses in which to invest:

- Raising pigs, chickens, and/or rabbits.
- Building and stocking a fish pond.
- Growing walnuts and squeezing oil for sale to US markets.
- Ma La bushes and medicinal plants.
- Making clothes.
- Fruit growing and selling.
- Small restaurant: snacks.
- Small store by country roadside.
- Buy and sell business.
- Craft: weaving, etc.
- Rice paddy.

## These businesses are the least viable:

- Growing walnuts and squeezing oil for sale to US markets.
- Making clothes.
- Small restaurant: snacks.

## What does this form of credit do?

- Gives new hope where there is none to poor women and families.
- Gives back ownership over their lives.
- Returns dignity to families who have experienced dire circumstances, and, no matter how hard they work, they can't improve their lot in life.
- When they are proven to be hard working, and they take an active part in the planning and research procedures, these chosen families experience life changes.
- We have no troubles with these loans if we research the families properly.



### How does it work?

- We work with the local community to prioritise families in need.
- We look at the abilities of the chosen families, and then choose what they could realistically do that could be paid back in a year.
- Have the families prepare plans; what is needed; strategies needed to make a success; how much each part would cost. Present and discuss before the loan is approved.
- Prepare a contract. Have the contract signed by the local community representative, the family and myself.
- Keep some money back so you can add to the project to help insure success (pigs and ma la projects).



### Also

- Pay for the children in school for the first year.
- Visit often to see how the kids are doing and that they are still in school.
- Visit the home to assess the progress of the loan twice each semester.

### Research/planning format

- How many family members will be involved in the work plan (extended family, children etc)?
- What are the strengths and weaknesses of each of these family members?
- What assets do you have to bring to the projects in this Micro Loan? Where will you carry out the plan?
- What seasons will be included and in what order?
- How do you think HADA could help you to become independent in your family project?
- How much money will the different parts of the project cost? What plan do you have to pay it back?
- What drawbacks do you see to repaying on time?
- How do you see this advancing your family lifestyle?

### Things HADA watches out for

- Important to research area where project will take place (e.g. ma la trees).
- Important to check on a regular, unannounced basis. Important to use this as an opportunity for encouragement and building trust.
- Check along the way if they need help and not wait until problems arise (e.g. pig troubles).
- Know your minority group and plan accordingly.
- Keep accurate records, contracts and pictures up to date. (It is good to have pictures at all the stages.)
- If at all possible, work with a national with influence.

### An example of a Micro Loan

- A one year loan to mother of three: Y6200
  - loaned February 2004.
  - new crops for medicine (seeds).
  - fertilizer, chickens and food.
  - pigs and pig food.
- Poorest living conditions of anyone in this area. She has huge hospital bills for her husband and father. Both have passed away. Husband's mother lives with her and is mentally challenged. Grows mushrooms and a new kind of experimental vegetable. We investigated the pond already on her property for fish business but too much repair necessary. She's only one person and works several fields already. No time for other ventures this year. I visited twice each semester. Sponsored three kids in school. Good progress and anxious to do well. Government taking her land to build a hospital. She will need to make a contract with them. Will pay back when government deal is completed. Good produce from fields while waiting. (Paying own children's school fees.) Much more independent. Government impressed with how she handled the loan. Now have offered her an excellent permanent job.
- REPAID 10 November 2005 from own produce from her land. Sponsors own three children in school. Will not need to re-loan this person. Government will buy her land and she will be independent. Gave her Y1000 for winter clothes for her three children while she waits for the government money.



# Current HADA Projects

*These projects have been approved by HADA*

## **HADA, Yunnan, China**

Managers: Dale and Jackie Bragg  
Project Officer: Gary and Ailin Leong

- Ninglang: Micro Enterprise Development; clothing for school children; sponsoring school children; training English teachers.
- Wenquan: teaching English; training English teachers; sponsoring school children; water purification and heating.
- Longchuan: Micro-Credit loans to poor families in pig and cattle farming to improve the community's standard of living; drug rehabilitation program.

## **HADA, Astana, Kazakstan**

Manager: Hubrecht (Hubert) de Vos

- Step: training to achieve skills to ensure that people can find gainful employment or go into business themselves.
- Pregnancy Crisis Centre: helping people make sensible family planning decisions; helping women deal with the distress caused by sexual abuse; training counsellors.
- Open Doors Community Centre: assisting the youth of the community.

## **Associate organisations' projects**

### **Kham Health Associates (formerly SAI), Sichuan Province, China**

Managers: Keith and Barbara Richardson

- Shiqu: screen and treat people with Hydatids; educate the whole community in Hydatids prevention.

### **Phnom Penh, Cambodia**

General Manager: Sharon Lim

- Village school projects.

Manager: Martin Aeme

- Vocational Training Centre: training young people to gain saleable skills in computers, sewing and metal work.

Manager: Tim Paton

- Bridge of Hope: assisting street children to a better life.

### **Entreaide Globale, Hohhot, Inner Mongolia, China**

Manager: Philip Lam

- A Cup of Water: provide finances for poor children to attend school; teach English and English teacher training.

### **Bridgewater Care, Guiyang, China**

Manager: Karen Malone

- Community based home rehabilitation and physiotherapy for recently disabled and trauma patients.

### **International Assistance Mission, Herat, Afghanistan**

Manager: Iris Jordi

- Primary Mental Health: improve mental health care of local people, through training and equipping of medical personnel, community leaders and through the provision of mental health services.

### **Literacy Project, Côte d'Ivoire, West Africa**

Manager: Denise Rhodes

- Literacy for teachers and children.

### **Consulting Training and Support, Oujda, Morocco**

Manager: Daniel Boegli

- Care of Cerebral Palsy children in their homes.

### **International Nepal Fellowship, Nepal, Dang Province**

Manager: Dr Julie Lincoln

- Leprosy and Tuberculosis program.
- CATS Youth assistance program in Gourahi.

### **Shorish Widows, Northern Iraq**

Manager: Emma Baxter.

- Micro-Credit program.

*All projects in the Newsletter are approved for tax deductibility*

## Nepal: Sunita's Story



Thirteen year-old Sunita\* lives in Rolpa, a remote mountainous district where Maoist activity is rife and government facilities are extremely limited. Travelling to her district centre takes three days on foot, to reach INF Dang Programme takes three days on foot and a long bus journey. Like many families they struggle to grow enough crops to live and none of the children attend school. Sunita's father is a previous leprosy patient and is handicapped through blindness and deformity of his hands. Fearing that Sunita also had leprosy, a relative brought her to our centre for assessment. After examination, we diagnosed her as having the serious lepromatous type of leprosy. Sunita will need two years of daily antileprosy medicine to cure her leprosy, and is at high risk of developing leprosy complications that could lead to permanent disability or even death if not treated properly. Stigma against leprosy is strong in Rolpa; if her disease becomes known locally or she develops deformity, she will most likely be ostracised from the community, unable to attend school or marry and may develop depression. Fortunately, Sunita arrived at our centre before any disability had occurred and with good treatment we should be able to prevent any disability/deformity.

Our project has arranged for her to receive free antileprosy treatment and monthly checkups at a centre near her home, given her counselling and health education. If she develops complications, we will treat them from our centre, if she has problems with accessing treatment or stigma, we will advocate for her. With our support, Sunita can look forward to leading a normal, healthy life free from disability or stigma.

We are also arranging an eye operation for her father to enable him to see again.

\*Name changed for privacy reasons

**Please make your cheque payable to HADA Relief Fund. Do not include the name of the person or project on the cheque.**



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ABN 43 739 862 351**

*I would like to make a donation to HADA*  
(please mark the appropriate boxes)

**Non Tax Deductible Gift.** Make your cheque payable to **HADA General Fund**

- HADA General Fund \$ .....
- Make a donation of \$ ..... for .....

**Tax Deductible Gift.** Make your cheque payable to **HADA Relief Fund**

- Make a Tax Deductible gift of \$ ..... for general distribution
- Make a Tax Deductible gift of \$ ..... for .....  
(person or project)

Title ..... First Name ..... Surname .....

Address .....

..... Postcode .....

- I would like my receipt sent to my email address .....

Signature .....

I/we will be paying by cheque as above OR

Visa  Mastercard  Expiry date ...../.....

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Name on card (Please print) .....

CVV (last 3 numbers on back of card in signature block) .....

Credit card transactions will show as **Strata Pay** on your statement.