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Real Heroes

At Rang De, we have the unique opportunity to encounter hidden talents in some really unusual places. Our work takes us to the developing India and involves interacting with men and women who have gone against all odds to ensure that their family has a good life. **The lives and work of some of the women we have met needs to be shared and celebrated - for they are the real heroes!**

Usha - I call her the modern day Jhansi Rani. Usha lost her husband years ago and she has two sons. Usha runs a tea shop for a living on one of the pavements in Nagpur. Her clientele usually includes only men - they spend hours at her stall sipping their cuppa and eating her delicious poha (beaten rice tempered with mustard and onions). Usha has immense respect for her business, understands her customers well and also knows how to put them in their place. Usha's sons attend school during the day and help out their mother when schools are closed. Her confidence, body language and her business knowledge are commendable.

Kuppu - in Tamil Nadu runs a petty shop on the highway. A recently set up business for Kuppu who used to work as a daily wage labourer. She needed something to supplement her income and set up this shop just outside her little home. She used to sell candies and snacks when she started off, then bought a coin operated phone and now a second hand refrigerator to store and sell cold drinks.

The extensions to her shop did not happen without analysing the demand. Before setting up her phone, she saw that there was no PCO in the nearby area and she saw an opportunity. When its

started to get really hot, Kuppu used to sell soft drinks by storing them in Ice boxes. she could store only a limited number in this fashion. Kuppu very professionally struck a deal with a soft drink supplier to supply to her if she bought a refrigerator - and lo she managed to get one by taking a loan from Rang De.

Usha and Kuppu are only a couple of stories. I can go on forever and talk about Nasreen who stitches bags and dreams of a career in medicine for her daughter, or about Ramla who runs a tailoring centre and trains people from her neighbourhood in one of the most backward slums of Nagpur - the list is endless.

We all dream - some of us have the opportunity to realise our dream while for some others it remains a dream forever. If you want to contribute to making some of these dreams a reality...log on to www.rangde.org.

Straight from the heart

by Rahul Chittella (Rahul is the Creative Head at MAM Movies)

So they say that you can help the poor by giving charity! And some replied back to them by asking a simple question - "Really?"

We got an invitation from Smita to make a film for RangDe.Org earlier last month. When Madhu forwarded me the email, which he is perfect at, I went through their website and was completely left awestruck! I vaguely knew about Dr. Mohd. Yunus's works but seeing the virus spread across the country surely gets a smile on your face! What followed next were a few chain of regular emails to know more on what kind of a film they were looking at and then ...



... Finally on the 3rd of September, I reached Chennai, to shoot the film for them myself!

The next three days were undoubtedly the hours that changed me, slightly! Meeting these 2 people who are so passionate about trying and changing the face of our country was something I will always treasure. I've heard of people talking about development, I've seen films being made on people who work towards development...and then, there I was making a film ON the people who are developing the country! Normally, as filmmakers for organizations, it is very simple to shoot in a regular format of interviews, inter-cuts, and then finally edit it out. But, I know in this case, its something more. When you have a connection made, its hard to let go of the fact that you want to make the cord stronger! That's it - I knew I was here to be a part of RangDe's lives for 3 days...and in the process, I knew for myself that I had to showcase this and get it out to the world in the best way that I could.



So there was Ram, (the Madhu of RangDe), Smita, (the Meghna of RangDe), and Nikhil (the soft-spoken moneybag), and Gnan (the ever-excited full of energy member). We went completely out of the schedule that was earlier decided over the emails and if you ask me - that was THE best part! I keep telling everybody that there are NO rules to anything in this universe...in creativity, for sure! Ram decided to go to Vandavasi the next day and I thank God for giving him the idea for the same! **Vandavasi was a recreation of "Swades" to me.** Meeting Bhoopalan, I felt a sense of an unexplainable emotion. Here is a guy who works hard, creates beautiful artifacts, and yet lives simply. And, here we are in the cities, who feel we know

it all and are the best, but from within are yet to complete the circle. That changed me, I'd say.

I keep saying that we're all beautiful from within. We're all seeking to reach the completion and it takes time to do that. But, a few are really lucky to have realized that they are truly "living". That is what people like Bhoopalan, Lakshmi, Usha, Pushpa and a whole lot of others are doing. And, what's better and more inspiring is that Rang De is helping them "live" that life.

I believe in following with your intuitions. I'm glad that its helping me today. When I asked Smita, how Mumbai could help out in the entire process, she simply smiled and said ask them to log on to www.rangde.org and they're meant to be a part of it, they will.

As, I need to rush to the edits of the film, I just remember what Bhoopalan said in the film, "Loans, money and support is one factor but the only thing that'll make one happy and content is hard-work"...I guess, RangDe.Org knows that way too well as they share the colors of joy...:)

A Social Investor's Diary

by Deepthi Sarada (Social Investor and Volunteer at Rang De and Employee of Texas Instruments)

I always used to hear about Muhammad Yunus and his ideas about a world without poverty....microfinance...SHGs (self help groups)....etc. I used to wonder how this whole thing of microfinance works? Can such small loans make a difference in people's lives? Would they really want to payback as there is no collateral in the loans? Do they want to have a better life by earning and not just by charity? Wanted to clear all my doubts... that's when I joined the RangDe team in their field evaluation at Vandavasi.

On Sunday morning we reached a village near Vandavasi and wanted to visit the first

borrower's house whose name is Surekha. She had taken a loan of 5000 Rs to buy a sewing machine. We were waiting for ASSCOD (a field partner through which RangDe actually gets the borrowers). Meanwhile we thought we would just ask a person passing by about Surekha....maybe he might know about her. He showed us the way to her house and left us wondering how he knew about her. We asked him the same question. He replied saying that she is a member of SHG. Got a feeling that SHGs are popular out there and they are really working out....

We reached surekha's house with the help of ASSCOD. Surekha welcomed us with all smiles and showed us the brand new stitching machine, along with colored thread bundles and the clothes she got from neighbors to stitch. She told us that she had done a diploma in tailoring from an institute in madras but never got a chance to buy a stitching machine due to lack of finance and also that she has good opportunity to grow in this business as there is no tailoring shop in that village and people go all the way to Vandavasi to get something stitched and that there's no need for them to go anywhere now. Sanjeev (Social investor for surekha), who accompanied us was very happy to see surekha utilizing the money in a proper way. I think every social investor would be very happy to see his borrower's business.

We went to Dhanalashmi's grocery shop...she is an illiterate. But I was surprised to see her understanding of only numbers and doing the business and actually she was doing well. After that we went to Boopalan, who's a jewellery box vendor he showed us how the machine melts the plastic crystals and pours the material into moulds to get round shaped jewellery boxes and also told us from which jewelers in Chennai he was getting the orders. Surprised to see his idea of a small business and the confidence he had in it and the way he is progressing in it ... Rani's cycle shop, Fathima's embroidery machine...etc.



All these ideas were small and needed just a helping hand and when given the support nobody can stop them making progress. And it was nice to know that everybody was repaying their loans regularly. Overall it was a great experience to see people with no proper education (most of them are either illiterate or studied max till 7th) no basic amenities (most of the houses have no electricity) having confidence and capturing the opportunities around and making a better life.

I really thank Rang De for giving me this great opportunity for making me part of this.

Factfile about SHGs

By Loganathan (Secretary, ASSCOD)

1) Are self help groups registered bodies? If yes, what are they registered as?

No, the SHGs are informal bodies and don't require any formal registration provided the membership is less than 20. Some NGOs/MFIs register the SHGs to have direct control over them and they are registered under Tamilnadu Societies Registration Act of 1975.

2) Is it mandatory for each self help group to have a bank account?

Yes, it is mandatory for each Self-Help Group (SHG) to have a Bank account provided they want to avail any Government/Bank schemes. Moreover, maintaining bank accounts will help the SHGs to establish good rapport with banks and to avail various schemes and services offered by Govt/Bank.

3) Is there a group leader for the SHG? What is the role of the group leader?

There are two practices being followed up in forming and guiding SHGs. NGOs that form women SHGs without Tamilnadu Women Development Corporation (TNWDC) affiliation follow the practice of forming group with the office bearers for each SHG like President, Secretary and Treasurer. Other TNWDC affiliated NGOs form the SHGs with Animator, Representative I and Representative II. In the second practice, it is believed that there won't be any vested interest in leadership as the term

What's New at Rang De

We will be launching Rang De Education shortly. Rang De Education began with the basic tenet that financial impediment disables people from access to higher education. If there is anything that can help in breaking the cycle of poverty, then it is education.

The screenshot shows the Rang De Education website with a navigation bar (Home, Contact Us, Login, Register) and a menu (About, Invest, Partner, FAQs, Blog, Education). Three featured stories are displayed:

- Empower Schools:** A photo of a person in a rural setting. Text: "Sucheta Eriplani Shiksha Niketan (SESN) - school for the challenged is situated in Manjiao in Jodhpur and is alma mater to around 500 rural, underprivileged, challenged boys and girls. Mr. Tripathi, Computer Science teacher at SESN says "A hands on training on computers is a must, for any employment prospects for my students..."
- Empower Students:** A photo of a woman in a red sari. Text: "Athi lives in a slum in Chennai. Her children's education takes priority above all in her life and it is non negotiable. Until now, she paid high interest rates to the local money lender from whom she borrowed to pay the school fees for her children. Now, she..."
- Empower Futures:** A photo of a man in an orange shirt. Text: "Gnanaprabhu is studying in the final year of Hotel Management and has taken a loan to complete his final year of education. Prabhu aspires to be a chef and has also completed a training at Taj Residency, Bangalore. His ambition has kept him going for the..."

Opportunities at Rang De

Rang De is looking for a Part-time Online Community Manager (10 hrs per week), and a Full-Time Education Manager at our Chennai Office. Please get in touch with us at info@rangde.org for more details.

"President" is not used. Her animator is like a leader of the SHG and she will guide the SHG members to attain social and economic empowerment with the help of promoting NGOs and Government department.

4) What is the relationship between an NGO and its self help groups?

At present, in the present structure there is no formal relationship between an NGO and its Self-Help Groups. Any one can hijack SHGs through implementing attractive schemes. However, NGOs that involve in implementing huge development programmes such as micro-credit, infrastructure promotion enter into a written agreement and collects a letter of undertaking in a stamped paper that make SHGs to be bound legally with the NGO.

5) When a member of a self help group receives a loan, what is the role of the group?

Group member cannot get a loan without group resolution. Group actually identifies the beneficiary / fixes the loan amount / installment for repayment / recovers the money back and remit it into the account. So,

NGO in this case, can just do facilitation role. Groups have full powers to decide all the matters relating to Member loan.

6) What is the paper work for group members to apply for a loan?

Group records the name of the beneficiary and passes necessary resolution. Once the loan is sanctioned, loan is disbursed in the presence of office bearers by collecting a voucher / simple promissory note. In this case, group resolution is an important paper / document.

7) Does the group need to appraise individual loan application forms?

Yes, but, it is in an informal way.

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