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Venkateswara Social Service Association (VSSA) in Malkajgiri of Rangareddy district of Andhra Pradesh works for women empowerment through Self Help Groups. In one such group Kalyani was a member when micro credit was introduced to the NGO. The information was passed on to the Self Help Groups encouraging them to do micro business. Kalyani had learnt the art of pickle making from her mother during her childhood days. She knew she was good at it.

She approached TBF through VSSA for a loan of Rs 5000 to set up a small pickle-making unit. She employed two young girls from the village. Her husband took the responsibility of marketing the product. Kalyani introduced a variety of pickles. The people in Andhra Pradesh used pickles as an accompaniment in every meal. This homemade pickle was cheaper, tastier and a way in which the local traders could support a needy woman. Her production grew. Her sales increased from Rs 50 a day to Rs 150 per day within months. Kalyani the quiet unassuming housewife is now a bold, determined and confident woman. When she talked to our project officer, she said "In the next five years, I shall scale up and have a larger unit."

She wants to touch an income of Rs 10,000 per month in the next year. Her husband supports her and is confident that together they can achieve their goal of making their son a computer professional. "Thanks to TBF" they say. "Your support and our hardwork and determination will fulfil our dreams".

Sudharani, her husband Shyam and their only child live in Malkajgiri, Rangareddy district in Andhra Pradesh. The husband serves in a private company and earns Rs 1500 per month. Survival is difficult and they are always living on a day-to-day basis. They had no savings and were always afraid of any unforeseen events that may cause further financial problems in their home.

Sudharani heard of the NGO, Venkateswara Social Service Association (VSSA) and the way they were helping the women in the district to empower themselves. She joined the SHG and with the support of the women, she participated in an embroidery and banjara training program.

Sudharani, to her surprise discovered for the first time that she could be innovative and create marketable designs of this unique art "Banjara". She approached TBF for a loan of Rs 5000 and purchased a sewing machine and the required raw materials for this work. As the demand grew, she produced more innovative designs and embroidery work. The local cloth merchants in appreciation of her good work, tied up with her to do embroidery on sarees. For each job work she earns Rs 70 a day. Sudharani is confident. This additional income of approximately Rs 2000 a month has added value to her life. She takes care of her son's education, has a separate bank account and is looking forward to purchasing a small piece of land with her savings.

For Sudharani and Shyam there is no looking back, the future is bright. TBF met their need and Sudharani cashed in on her abilities.





Mumtaz, Dilshad and Haseena were members of a SHG organised by Janapriya Seva Kendra in Challekere. Mumtaz was a tailor and Haseena and Dilshad worked as domestic help and sometimes opted for coolie work at construction sites. Their husbands were painters by profession and their jobs being seasonal and undependable, the three families lived a hand to mouth existence.

The three women were determined to lead better lives and wanted a definite future. As members of the SHG and regular participants in the meetings they were highly motivated when they understood that their hardwork and determination will help them to come out of their poverty. The social worker in Janapriya Seva Kendra closely observed these women's participation in meetings and encouraged them to attend a nearby kadhi and village industries commission training program "Areca nut Leaf Plate Making".

The NGO sent them for a short training program. They took their husbands into confidence and worked out a strategy. The husbands would go every morning into areca nut plantations and collect raw material needed for this venture. The women would be responsible for manufacturing these plates. They approached TBF and got a loan sanctioned for Rs 30,000 for all the three women. The whole family's contribution enabled them to reach higher levels of success.

The family was identified by a Bangalore based company (Catalyst Management Services Private Ltd.). The family started receiving bulk orders and their monthly profits after paying back the loans was Rs 5000 a month. There is a growing demand.

The Muslim community in Bangalore built a complex in which the family has taken over a shop. They have gained tremendous respect in their community for their hard work, determination and above all integrity.

Incidentally this was the first venture of leaf plate making. "Had it not been for TBF, we would still be living in misery" says Dilshad.

Sharadha, the daughter-in-law was a member of a joint family of eight members. This is very common in the Indian village. Coming into the family was to live in the present conditions and add to the burdens of the meagre family income. Sharadha worked as a domestic help and partly took up blanket weaving, which was a family trade.

They did not have enough financial support to buy raw material and therefore could produce one or two blankets every 15 to 20 days, which was sold for Rs 200 to Rs 250 per blanket. The local NGO identified Sharadha as a potential member of the SHG. When they approached her she readily joined and soon emerged as a woman with leadership qualities and creative abilities. When the NGO offered loan funds to the group, she was the first to be selected and given Rs 5000. She invested the money in buying raw material and was able to concentrate on producing more blankets. From a monthly sale of 20 blankets previously, they were now producing 50 blankets per month, all because every member of the family had a full days work. The capital infusion into the business gave them the needed boost to increase productivity, own their business, individually and collectively and achieve success. This is the advantage of a joint family.

The community looks upto Sharadha. The family loves and respects her for her innovativeness that has helped the family be recognised in society. There is no looking back, the children go to school, dress well and the family enjoys a comfortable house with a special room exclusively kept for blanket weaving. TBF has transformed their life. The poor only need an opportunity.



INNOVATION – Product Development

We believe we are called to be stewards and bring the message of peace and justice to the poor people in our remote and distant rural area, but this can be achieved only when we look at ourselves as people willing to create more and more opportunities that help the poor in scaling up. The poor need to have our love, commitment and compliance so that every step they take there is one more new financial product to help them step up. In this way over a period of time they can scale up with the support of different loan cycles, gaining economic empowerment and social stability and a change in their lifestyles.

New product development is a need that we have begun to address and we shall continue to do so, keeping in mind our vision “to work with the poor in their struggle to attain social justice and economic security with human dignity and self-worth”.

Product development requires a tireless commitment from the team leader who in Research and development is called ‘Product Champion’, i.e. he is responsible for managing the development process. I believe that the team leader has an important responsibility to update the organization on their activities and to break new ground so as to reach clients who are in need.

Product desirability from TBF’s perspective.

TBF has been giving MED loans to the clients for over 20 years and after visiting the fields, I was motivated to innovate a new product that I believe would be useful to the clients. The new financial products is called “MED housing repair loan”.

Vision and Mission

The vision of TBF is to work with the poor in their struggle for ‘human dignity’. Keeping focused on this, I found that the clients who had already received loans and had purchased assets in the form of cows had easily repaid the loan and were now using the money for consumption.

Housing however had not gained priority and therefore living conditions were bad. I therefore thought it was appropriate to work on this joint product, which will simultaneously improve their living conditions, and thereby all would be able to see both economic and social transformation in the entire household.

The impact of the MED housing repair loan is going to be tremendous specially when you visit the clients and listen to their success stories of how economically they have become stronger. Today with this new product we not only listen to stories but also see and feel transformation in the form of a physical structure i.e. decent comfortable living conditions.

The innovation and creativity that has gone into this product is a result of a deep concern and a heart for the poor. I am hopeful that our project officers will market this product and friends and well wishers interested in transforming the lives of the poor will be able to support this product which I believe will bring about wholistic transformation.

The Bridge Foundation – building bridges, providing opportunities and transforming lives. We solicit your support.

- Executive Director

As on March 2003		
1	Projects Funded	77,253
2	Active Projects	24,882
3	Jobs Created	60,448
4	Partners Associated	465
5	SHGs Involved	7,328
6	Villages Covered	5,291

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