

GIVING IS COOL

A host of initiatives by young social entrepreneurs is getting a larger number of concerned individuals to contribute in several ways to make the world a better place, reports **Aditi Seshadri**

Former software consultant NK Ramakrishna, 35, and his social worker wife, Smita, 29, returned to Chennai from the UK in 2006 with £6,000 in savings. But rather than use that money to buy a house or a luxury holiday, their plan was to help people who were in need.

They wanted to tackle poverty, and with that in mind, the couple explored several ideas. But it was when Bangladesh's Muhammad Yunus won the Nobel Peace Prize in 2006 for his pioneering Grameen Bank, that they found their inspiration, and decided to get into micro-credit. For the next year or so they talked, planned, researched and networked, but despite all the scepticism they faced — neither of them had a finance background, and people thought they were foolish to use their own savings — the couple did not waver.

And so, Rang De, an online micro-credit outfit, was born in 2008, providing small collateral-free loans to the poor for income-generating ventures. Smita and Ramakrishna had figured out a new way: while other micro-credit institutions borrow from banks or corporates and disburse it to the needy, Rang De raises money from ordinary individuals. This helps them keep the interest rates low, Smita explains. "A person who lends money through Rang De is not looking for a major return on investment; they are doing it to support a cause."

The Ramakrishnas' is just one of a surge of recent social initiatives in India from the unlikeliest of people. Starting off as one person's idea and conviction, they are growing into larger movements that are beginning to make an impact.

RESPONSIBLE YOUTH

For Gopinath Parayil, 36, an intensely personal moment was the catalyst. He was offering last rites for his father five years ago at one of the bathing ghats on the River Nila in Kerala, when he realised that the river didn't even have enough water for a dip. "This river was a big part of my childhood. It was in all the legends I had heard, and all of a sudden, it was fighting for survival," he says. Parayil was so moved by its plight that he decided to work towards reviving the river, and set up the Nila Foundation.

To fund the Foundation, he started The Blue Yonder, a Bangalore-based travel company that promotes responsible tourism: holidays that integrate the community into their experience and cause minimal environmental damage. For instance, you could stay at a planter's home, and interact with local dancers, potters or agriculturists. Also, people are taken out on the local bamboo boats as opposed to motorboats, which is better for the environment and gives local oarsmen a livelihood. So, while tourists get a unique experience — such as a spice tour through local plantations or an evening with folk artists — they also help support the local economy and learn more about their art forms, culture and lifestyle.

Starting a venture like this was not the difficult part, says Parayil. Sustaining it was. "From doing a job that offered financial security, to running a company without a salary for many years, and reaching out to a market while pursuing a dream, were the biggest challenges. I neglected my family, including my mother, because I was too embarrassed to go home as I didn't even have enough money to give her," he remembers. Yet, he and his team kept going because it was all, somehow, worth it. Parayil says, "When I visit our community partners, and they smile and tell us how much of a positive change The Blue Yonder has brought about, I forget all else and go back recharged with enthusiasm."

More people are thinking like the Ramakrishnas and Parayil and turning their attention, effort and finances outward. Says Smita, "When you see all the problems that beset our nation, you want to do something,

you feel responsible." Responsibility, doing your bit for the world around you, seems to be the buzzword. "People want a different kind of life; they want fulfilment as well as prosperity. They want to participate in culture and create it, instead of being passive consumers of it," says Poonam Kasturi, 47, founder of Daily Dump, a three-year-old Bangalore-based organisation that helps urban Indians with waste management and composting at home. Adds Poonam, "You are an ordinary Indian and you want to help in a tangible, direct manner in tackling the mess you see around you."

Parayil says The Blue Yonder's growth has been possible because people are more aware, and interested in such causes. "Earlier, this was visible only in European markets, where the trend of being responsible in consumption started." Although Kasturi says it's become 'cool' to be seen as doing more than the ordinary, and that depth and staying power are yet to come, Parayil's views are different. He says, "There is a genuine interest in wanting to touch base with the reality in our own backyard. This is one reason I feel confident about the future of India, because the youth are taking the initiative to find solutions."

For instance, Gurinder Khurana, a 24-year-old economist, was so impressed with Rang De that he now serves as a volunteer in its Delhi chapter, helping to raise funds and make field evaluations. While his economist brain saw the viability of the micro-credit model, what he liked most "is the connection it is making with the rest of India, making people aware that poor borrowers are credit-worthy and need finance."

WORLDWIDE NETWORK

Many city-dwellers are looking to right some wrongs — perhaps alleviate some guilt — and get back to the basics. An outfit like Wwoof India, set up in 2007, gives them that opportunity. Wwoof (World Wide Opportunities on Organic Farms) is a worldwide network that connects people who want to volunteer on organic farms with farmers looking for some help. In a larger sense, it brings together people with common values and thinking. Harish Tewari, coordinator of Wwoof's India chapter, says, "More and more people are realising that their real purpose lies far away from the craziness of the city. This is a platform for such people to gain a new experience."

That's why Austrian national Sigrud Preimesberger chose to travel all the way down to India and spend a month getting his hands dirty — first on a farm in Nelamangala near Bangalore, and later in Auroville, Pondicherry. "It wasn't always easy, because only one person spoke English, but we had conversations without words that were sometimes better than verbal exchange," says Preimesberger. "The people didn't have a lot of money, but they always invited me over for a cup of tea or a meal."

Without the internet, Preimesberger may not have had the chance to undergo this experience of a lifetime. Of the 1,000-odd registered volunteers with Wwoof India, 63 per cent are from the European Union. When The Blue Yonder started, responsible tourism was unheard of in India, but the internet helped the company connect with thousands of travellers directly.

Daily Dump now has 4,500 customers in Bangalore and 10 clones all over the country. Without the internet, Kasturi says, there would have been no business to talk about. Relying solely on the internet, Rang De has also been able to reduce costs. "By using the net to connect social investors with borrowers, we cut costs and build a strong link between rural and urban India," says Smita. The outfit has attracted more than 450 investors and disbursed about Rs86 lakh in loans to 1,400 people across eight states.

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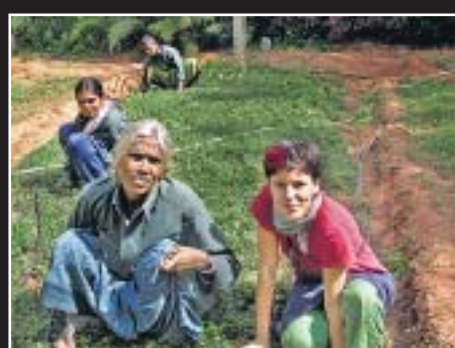
Wwoof is a worldwide network that connects people who want to volunteer on organic farms with farmers looking for some help



Daily Dump volunteers



Smita, co-founder of Rang De



Wwoof volunteer in a farm

Here's how you can help

Rang De: Lenders can invest a minimum of Rs100 for a period of 12 months with a 2 per cent return on investment. The company has a contingency fund to repay investors in case a borrower defaults, though they say they haven't had a single default till now. To register, go to www.rangde.org

Daily Dump: They sell a range of unique and innovative 'composters' made of terracotta

that are designed to fit into different homes. You can choose the right composter that suits your home and lifestyle, a service plan to go with it, and a demo to help you get started. For all possible information on composting at home, go to www.dailydump.org

Wwoof India: You can become a Wwoofier by registering and paying Rs1,000. Membership is valid for a year in which time you can volun-

teer as many times and for as long as you want, depending on the host's requirements. Visit www.wwoofindia.org.

The Blue Yonder: Set up to help raise funds for the Nila Foundation, which works to help revive the dying River Nila in Kerala. Trips, at least a week long, are now available to eight Indian states and Nepal. You could even request a customised trip at www.theblueyonder.com.

The common man cares in Koyilandi

Most donations come in denominations of under Rs50 — some as modest as 50 paise — but it is community participation that supports palliative care in this part of Kerala, reports **Don Sebastian** from Kozhikode

The spirit of giving is brewing at a village toddy shop near Kozhikode, where guzzlers down the white brew with fiery red fish curry and seasoned yellow tapioca. As they leave the thatched hut after paying for the treat, they drop a coin or two into a box kept at the cashier's table. These acts of micro-philanthropy keep afloat around 600 families in Koyilandi municipality and the five adjoining panchayats.

If this donation box earned Koyilandi Pain and Palliative Care Society Rs1,000 last month, similar boxes in schools, colleges, restaurants and shops across the town and in nearby villages add around Rs1.5 lakh to the kitty. The amount helps the volunteers of the Society provide medical treatment to the critically ill and food to the dependent families.

"Every school student in Koyilandi is encouraged to donate 50 paise per week for the cause. They do it religiously," says Mohammed Younus, secretary of the Society.

Around 130 NGOs across Kerala — mostly in the districts of Kozhikode, Malappuram, Wayanad and Kannur — tap the local community to ensure palliative care for the terminally ill. Last year, the man on the street gave around Rs6 crore through these groups while the state government and panchayats pitched



After downing their toddy, they drop a coin or two in the donation box

in with Rs2 crore and Rs1 crore respectively.

"About 80 per cent of the donation comes in the form of below-Rs 50 denominations. Many donors give rice and other food material for the patients. Auto drivers volunteer to transport the patients to the clinic," says Dr K Suresh Kumar, director of the Institute of Palliative Medicine, which helps the volunteers with expert advice and training.

"When we tried out a community-based model in Nilambur in 2000, we never expected

that the response would be so huge. Now the volunteers realise they have a role in the patients' lives. More than medical care, they need emotional support," Kumar adds. Volunteers ensure that the families are fed while treating bedridden breadwinners.

There are around 12,000 volunteers trained in palliative care. "Around 8,000 of them would be active at a given point of time," says Kumar.

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The next time you give alms...

Religious charity may get you moksha, but is there any thought behind the money you put into the daan peti? **Malini Nair** finds out

Hindu philosophy rates *daan* as the most pious act a human being can perform. The purest (*satwik*) form of charity was when the donor gave with no expectation of any reward. The giver, not the beneficiary, should feel a sense of gratitude at being able to share worldly wealth. And most importantly, the giving should be thoughtful and sincere.

Volunteers at Rahat Winters who work at making the cold more bearable for Delhi's homeless at the rain *baseras* (night shelters) dotting the city will tell you there is nothing *satwik* at all about the kind of charity they see. One of the city's favourite charity items in winters is called *daan ka kambal* (blanket for donation) which costs Rs 75-Rs 250, a fraction of what we pay for our fleecy, snug blankets.

Here is what makes it cheap — it is made of cotton and coated with raw salt to give it

weight and stiffness so that it looks heavy. "When it dews at night, the salt melts and by morning we are left with a cotton blanket. This is an example of lazy philanthropy — dump something cheap on the poor, preferably at a temple," says a volunteer.

Charity does not bring social change, nor is it geared for the long term. This is what has to change.

—Pushpa Sundar, scholar on philanthropy

All religions practised in India preach the virtues of philanthropy but there is little thought or direction in making it an effective tool of social change. Donations on death anniversaries or ostentatious charity to temple trusts rarely contribute to significant changes in society, says those involved in the development sector.

"There is a lot of charity in India but not enough philanthropy. When it comes to charity itself we are on par with others," says Pushpa Sundar who has been associated with the study and practice of philanthropy in India for three decades. **Contd., p14**