

Young Entrepreneurs:

Building Yourself, Your Family & Your Community

In the summer of 2014, Heidi Rico and I interned with a Christian organization called Mission to the Unreached. MTU describes itself as “a National indigenous non-profit organization committed for holistic development of the people of India.” Their primary focus is in urban slums, resettlement colonies, villages and rural areas. Among many resources offered, like an orphanage and seminary, they also have a school for slum children from first to twelfth standard called Child Development Center.

Child Development Center is where we interned for MTU. In addition to their already existing Income Generation Program and Leadership Program, we were asked to develop and teach a curriculum for eighth to twelfth standard students. Using biblical principles, this curriculum is intended to equip and empower student engagement of economic development within their community.

Mission to the Unreached Economic Development Engagement

In the initial meeting with Mission to the Unreached we had introduced MATUL as a holistic graduate program dedicated to living, learning, and serving in urban poor communities. Our program as well as our personal choice to join MATUL intrigued Dr. Varghese Thomas, the founder of MTU. Dr. Thomas asked how Mission to the Unreached could be of assistance to our learning experience here in Delhi.

We shared that we will be learning about microfinance, self-help groups, and

entrepreneurial training throughout our course. Representing Mission to the Unreached, he humbly shared that they have tried organizing microfinance support as well as self help groups, but their efforts did not succeed. He said we tried many different ideas, but nothing worked. He said, “we are unsure why this was not successful here, but maybe we will try again another time when we have a better understanding of our previous attempts.”

Instead he had told us that they always try to expand the education of their community. Mission to the Unreached is dedicated to serving the community through social, economical, cultural, and spiritual development. Dr. Thomas asked if there would be a service or training we can offer to the community. Through conversation we agreed upon writing a curriculum to teach the older children as well as some of the parents.

After our agreement of our internship, he had said three insightful points that speak into the character of the organization. The first thing he said was to always be mindful with our approach and word choice when teaching because we serve a Hindu and Muslim community. Evangelism is extremely important to the organization while providing services, but if one is not careful it can be offensive and harmful to the community. The second thing he said was that any information or insight we learn about the community is valuable and should be shared. He said it might be information they are aware of or information that can help them in

establishing an MFI or self-help group program in the organization. The last thing he shared was that if the curriculum and classes go well, they might incorporate it into other programs they have.

Entrepreneurship Training for Youth and Parents

The entrepreneurship training course was primarily for eighth to twelfth standard students. We also met with the parents from the school, but not as consistently due to their work schedules. Each class we were provided with a translator who was a teacher at the school.

In our entrepreneurship training course we had focused on 10 biblical principles highlighted in *Conversations on Kingdom Economics* by Viv Grigg (2010). The course consisted of telling the gospel story, extracting economic principles, and expanding on the use of the principles in order to foster the entrepreneurial spirit of the students.

Every class we began by reviewing the previous class as well as defining *ārtik vīkāś-* economic development. We expanded the limited view of economics being just about money, into a holistic

Story's Theme	Biblical Principle	Objective
Creation	1. Love & Human Worth	Students will <i>gain</i> self value in order to produce upward mobility. The outcome is intended to bring about self motivation, social movement, and questioning & reasoning.
	2. Creativity	Students will <i>learn</i> to incorporate originality and innovation into daily living, with a focus on uplifting financial burdens.
	3. Productivity	Students will <i>learn</i> how to best utilize resources: time, energy, skills through analysis of time and money.
	4. Work & Rest	Students will <i>identify</i> the intentional balance between work and rest, from the creation of days; that there is benefit to the good work designed to provide opportunities for spiritual rest.
The Laws	5. Cooperation	Students will <i>gain</i> an understanding of existing cooperative structure(s) for the purpose of expanding development potential.
	6. Detachment & Simplicity	Students will <i>understand</i> the liberty in simple living and how it fosters a development away from dependability and shifts focus to helping others.
	7. Redistribution for Equality	Students will <i>recognize</i> power dynamics and a responsibility of economic justices within a community.
	8. Management, Savings, & Debt	Students will <i>understand</i> personal cash flow, prioritize current habits, and set short & long range goals.
	9. Land Ownership & Property Rights	Students will <i>understand</i> the entrance of evil and develop an environment of trust & good to exemplify justice within their context (i.e. the culture of a home environment).
Redemption	10. Celebration	Students will <i>understand</i> the kingdom's fruition in the context of their daily lives through themselves, their family, and their community.

view of God's *oikos* (Meeks, 1989). We repetitively reinforced throughout the course that economic development is about building yourself, your family, and your community.

We told the bible story in every class by using visual aide or verbalization. The consistency enabled the students to be able to tell the full gospel story. Then, from telling the story, the students were able to recall all ten principles by the last class. They were able to name each principle and explain what they mean in the bible and life.

We met the students twice a week and the parents a few Saturdays throughout the semester. We challenged both students and parents in their belief and value in him or her self. In addition we empowered them by labeling them as the experts whom already have the ability to uplift themselves, their families, and community.

By beginning with *love and human worth* the class already identified that this was different than anything they have ever learned. Children being told that they are loved and created in the image of God encouraged them to persevere and do well to reach their dreams. The mothers, who were the great majority of the class, learning that just by cooking for their children and offering chai to their neighbors, they are part of the good transformation of their community was fruitful in itself. The rest of the class built off of empowerment because of the trust that was identified in the first class.

Insight into Slum Communities and Economic Roadblocks

While designing a curriculum that catered toward individuals to learn and build

from their own local knowledge, we were able to witness two major roadblocks for economic development. One was education, which was unexpected while teaching at a school, and the other was lack of experience with money management, which was highly anticipated problem.

Education

The lack of education in urban slums, resettlement colonies, rural areas, and villages throughout India is a well-known fact. Given that our NGO was started with Dr. Thomas teaching slum children under a tree, I had thought this may not be as much of a problem since the children have grown up going to school now.

The generation in which was missed in this community was the parents. Most of the parents had an education that only reached forth and fifth standard. The generation that is currently being neglected is girls. While working with the parents we had discovered that part of their expenses was private school for their children. However, when I say children the obvious implication is sending their boys to private school and the girls to public. This is a major problem when you take into account that the majority of microloans are given to women because of their commitment to development for their family; yet many are cheated out of a quality education.

The other factor that is a roadblock for economic development within slum communities is the support for higher education. One of the translators we worked with was a recent high school graduate who was applying to college, but yet was not supported by his parents. Our advisor, Pastor Arun, had been visiting his

home to work with his parents in supporting their son to further his education.

The limits to excel in education are the limits of a community to be able to excel in development. The U.S. department of Health & Human Services argues, "Individuals with less than a high-school education... are at the greatest risk of becoming poor despite their work effort" (Greer & Smith, 2009, p. 125). How can one develop their community or their family if their family and community is what is stopping them from developing him or her self?

Budgeting for One Month?

Entering the budget portion of our course we had expected difficulties knowing that a budget worksheet may be completely unknown or just differently managed.

The students had a small idea of what a budget or cash flow is, but had never done one themselves. They had zero knowledge of how much their parents spent on food in one day. Although that activity was to be done individually, we needed to do it as a class for reasonable estimations to be made. Even in giving reasonable estimation for cost of living, the difficulty of doing simple math was extremely time consuming as well as inaccurate.

While working with the parent, many concerns were raised: How can I save money and send money to the village? How can I know how much to spend in one month when every month I make different amounts? Why should I pay my electricity bill and my neighbor just steals it from me? These were all questions that gave us an insight to money management within the Indian urban slum culture.

Although they raised questions that initially seemed as though there was no hope to stay out of debt or build a savings, things quickly changed. When engaging in the activity for money management we learned that the parents do not know how much they spend on food daily either. One even said, "That is too much to calculate." How can they save money when they spend whatever and whenever they receive the money? We taught them a simple cash flow log that they could create by folding a paper. We encouraged them to monitor and make adjustments of their weekly spending.

Although we realized that they do not discern between what is necessary and what is unnecessary, we did not speak in to that. We figured that they would see it when they make their adjustments. Many counted their television bill as a high priority to pay monthly.

India's Microfinance Practice

While passing poor communities on his way to work, the dean of economics department at Chittagong University in Bangladesh, Muhammad Yunus began to question how he could foster the entrepreneurial spirit and potential of the people in these communities (Greer & Smith, 2009, p.99). Yunus soon learned the lack of proper financial support as a resource for the poor. He began experimenting with different techniques to collect loans without collateral. This path is what landed Muhammad Yunus as one of the pioneering experts in Microfinance.

What is Microfinance?

Greer and Smith (2009) define Microfinance as "providing financial services, such as small loans, to poor people so they can increase their income

and decrease their vulnerability to unforeseen circumstances.” These unforeseen circumstances could be due to lack of education, ability to calculate basic math, and therefore the inability to have manage money through a budget or cash flow log as high lighted earlier.

This approach of microfinance solely works because if the poor are given opportunity to uplift themselves financially, they will pay back loans gladly. Many people have become a believer in not just the need for micro financing to help the poor, but also the ability to make profit as a business. The organization whom give micro loans vary in size, location, and purpose of profit or non-profit. This has even become so successful, contrary to historical beliefs about the poor, that organizations are connecting business men from wealthy countries to give a microloan to a local entrepreneur in a slum or village around the world (Greer & Smith, 2009).

Approaches in India

Before addressing approaches in India, lets look at a few reasons why there is a need for micro financing in India.

In the slums of Hyderabad, many poor people borrow money from moneylenders (52%), friends or neighbors (24%), and family members (13%). An example of how disasters this can be in India for the poor is in Chennai. The average fruit seller will need to reimburse the wholesaler they borrow from daily about 4.69%. They usually borrow about Rs 1000, and pay back Rs 1,046.9 that night. This means if they took out a loan similar to \$5 and paid 4.69% interest daily, they would need to pay \$100 million (Banjeer & Duflo, 2011).

One approach that may work in microloans in India maybe is a 6 month loan that is paid back weekly (Greer & Smith, 2009). Seeing in my internship that many people cannot calculate an estimate of one month’s food expense, paying back a loan weekly may be a more successful approach that is feasible than a monthly cost.

Another possible approach is a cooperative approach called social guarantee. In this type of approach one has multiple people sign this loan to guarantee or increase the likelihood one to not miss a payment. If they do this, the one who did not pay back the loan is not the person who will be hunted for the payment, but the group that signed it will need to pay back this. This increases the chance of the people willing to pay it back because it will bring shame to the person from the group trusting him or her enough to sign with them. This is a form of collateral for the poor (Ledgerwood, 1999; Greer & Smith, 2009).

Self-Help Critique

A form of cooperative approach to financial support among the poor that is successful in India is self-help groups. Self-help groups can also be used for not just economic uplift, but for political, social justice, or community action processes (EDA Rural Systems, 2006). In the EDA Rural Systems (2006) they found that the heart of the NGO often indicated the extent of involvement and support of the women. Those with more support find themselves to succeed well.

Some of the difficulties that self-help groups often lack, Johnson and Rogaly (1997) pinpoint in three sources of poverty:

- Lack of income
- Vulnerability to income fluctuations
- Powerlessness (few choices and little control).

Interventions can therefore promote income, protect income, or empower people. They point out that most MFIs, especially those run by NGOs, measure (or more often estimate) only the first of these. Thus they look only at income changes as the result of credit (Johnson and Rogaly 1997) this is gradually changing (Ledgerwood, 1999, p.48).

Christian Approach to Micro Finance

From my learning experience in Microfinance and Entrepreneurship training, a Christian approach will require trust, humility, and empowerment.

Trust needed to be built by the person who goes around collecting. The trust we built with our community was what allowed us to speak into their lives. That was also helped by one of the teachers who translated for us that were trusted by the parents. She told the parents that what we were teaching was helpful. Once she said that she also applies everything that we teach to her own life that engaged the parents even more so.

I have also learned that in Microfinance, every organization is going to make

mistakes in their community. Having the trust of the community will allow you to continue, but having the humility to admit your mistakes and move forward is what allows God to transform those mistakes.

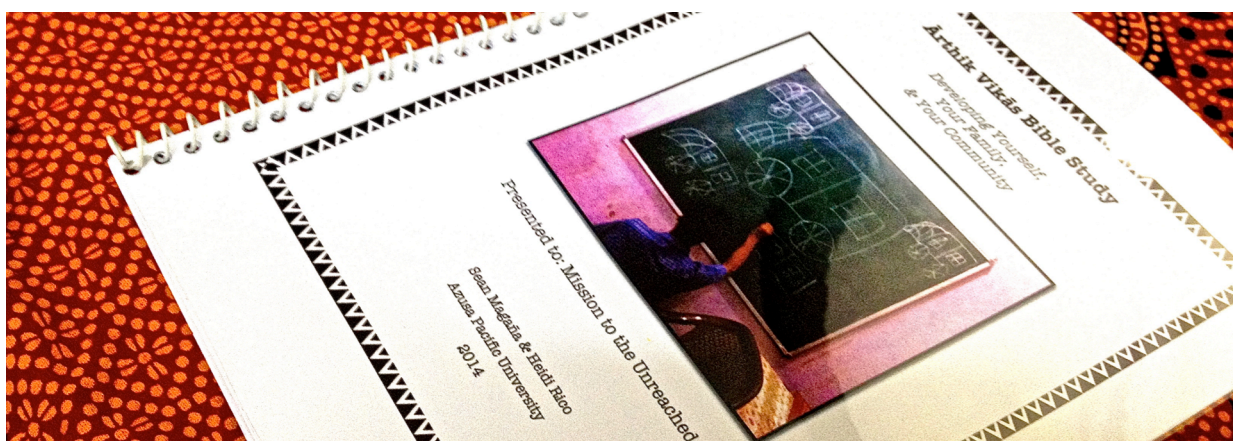
Lastly, many poor communities in India will lack self-esteem and worth in society. Many come from a low caste and already feel they are inferior on top of being powerless poor. Being taught that not only are they loved by God, but also have a purpose to carry out in themselves, their family, and their community is truly empowering.

Conclusion

Interning for MTU has been an eye opening experience into urban poor communities of India, as well as well run Indian grass root Christian NGO's.

I am most encouraged by Dr. Thomas' humility. Anyone who says we are willing to learn and incorporate new thoughts/ideas into preexisting programs is a sustainable benefit for transforming communities.

I look forward to presenting the final curriculum we developed to Dr. Thomas and MTU with possibilities of it being used in other programs they have. I pray that this material is used to multiply the development of the students, their family, and their community.



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