

*India's Bridges, Boulevards, and Blockades:  
Stories of Doors Being Built, Opened, and Closed*

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*So I say to you, Ask and it will be given to you; search, and you will find; knock, and the door will be opened for you.*

- Jesus Christ

Luke 11:9 New International Version (NIV)

Highlighting stories throughout India, I have used personal conversations and local press to highlight aspects of Christian microenterprise development and the development of social entrepreneurs. From northern to southern India, these stories reflect people living life with an entrepreneurial spirit. With failures, successes, and adaptations, each story features biblical principles that promote economic development. The bridges represent the innovators and inventors who creatively build new opportunity to connect themselves from one thing to another. If the door of opportunity is not there, these are the type of people who will build one themselves. The boulevards represent the roads that have paved the way for economic uplift. Community members are granted new opportunity through the help of one another in a cooperative setting. These stories illustrate how financial support opened doors of opportunity for community members through income-generated activities. Finally, we have the doors of opportunity that are closed. This represents a stunt of growth among individuals, due to a lack of access and/or knowledge. These are the blockades; the hiccups of hindrance and the unjust spirit. Each story reflects how opportunity (or lack thereof) can affect how people live. These are the bridges, boulevards, and blockades people have come across.

**The Bridges: Doors Being Built**

*"If opportunity doesn't knock, build a door."*

-Milton Berle

**The Innovative Auto Driver**

Annadurai, an Indian auto rickshaw driver has taken the ordinary and made it into something extraordinary. Let us gaze into the life of one successful entrepreneur, who takes something existing and makes it into something better.

*"Annadurai, 28, drives a share auto rickshaw that looks like any other share auto in the city. But customers, who travel by Annadurai's auto between Thiruvanmiyur bus terminus and Sholinganallur, know that it is anything but."*

- Karthikeyan Hemalatha  
The Times of India

Hemalatha's article (2012) clearly displays the theme of originality. Annadurai, the auto rickshaw driver, has transformed his vehicle into a newly innovated, traveling commodity. He offers his customers a variety of benefits for riding his auto rickshaw. Newspapers and magazines provide an opportunity for people to find joy during their commute. Not only are there many resources to choose from, but also they are all kept up-to-date. Technology is cutting

edge, as he provides Wi-Fi service – free of charge – and television. If you do not have a laptop available, he will provide you with a tablet, during your ride. The auto driver also created special offers for throughout the year. This information is found inside the auto rickshaw that lists various reasons for receiving a discount (i.e. being a teacher, an elder etc.). His rates are fair and consistent compared to the same auto rickshaws that do not offer his same services. He manages his money in a way where he spends a set amount to provide the services and does not need to upcharge the customer. His innovation brings great joy to his experience because it shows his love for his community. His goal is to make people happy.

*"Money really isn't too important to me," he says. "What gives me pleasure is that people remember me and are grateful for the service I offer."*

- Annadurai, Innovative Auto Driver



*Annadurai's special features. Pictures taken from:*

<http://www.allindiadaily.com/2013/08/annadurai-autowala-provides-free-wi-fi.html>

When referring to Grigg's (2010) 10 biblical principles of economic development, the following themes stood out in this story about Annadurai: creativity, productivity, work & rest, and redistribution for equality. His entrepreneurial spirit was led in creativity. Greer and Smith (2010) discuss the importance of viewing microfinance not just in regards to creating new products to sell. We must extend our ideas beyond the box and give power to the people who do not own their own business. They have the potential to think creatively and as a result produce good work. The auto driver is thinking outside of the box, in order to satisfy his customers based on the relationships and understandings he has gained insight to. By being innovative in the transportation business, the auto driver is expanding beyond the expectations, into new territory. This is how new doors are built when opportunity does not appear present. This sparks intrigue, copy cats, and shifts of standard. Annadurai is taking something old and existing, and making it into something better. This is what Alvin Mbola describes as innovation.

Grigg's (2010) biblical principle of productivity is interpreted from the driver's reflection of his own work. Annadurai is reasoning through what is good in his work. He is satisfied in the satisfaction of others. His goodness is dependent on the good quality brought from his services. He wants the best for his customers. He does this through conversation, relationship building, and understanding others. He shares life with people by engaging in conversation to gain insight and perspective into their needs that speak to their context. For example, his careful observations of seeing many people work for IT companies resulted in him adding the Wi-Fi feature. Within that example another concept is illustrated work and rest. The reason why he wanted to provide Wi-Fi is because he realized how much time was wasted in autos and how his clients could be working and producing good themselves, if they were provided with the source of internet. Annadurai was looking for new and better ways to service his customers.

Annadurai also illustrates the theme of redistribution for equality. He does not overcharge his patrons for his unique services. This is a situation where he could easily charge more and exploit the cost of his service. Instead, he keeps his rate the same as the rest of the auto rickshaw drivers. He also offers the opportunities to help the disadvantaged. Discounts are offered to people groups such as children, teachers, and elderly. He exemplifies the practice of simplicity because he is able to live on his income sufficiently, while spending a significant amount on his services, which he does not make an excessive profit on. He is satisfied with his earnings and is able to hoard nothing. It is a bridge he intentionally made because his focus was not on his own wealth, but of producing good work for the betterment of others. The door that he built will potentially spark the inspiration of other auto drivers.

### Literature Review

Greer & Smith's *Exploring Variations in Microfinance 2.0* (2009) specifically speak to redefining the people groups who qualify for micro financing. It is often misconstrued that only those who have an established business are considered the entrepreneurs. This is false. There must be an expansion of understanding to whom entrepreneurs can be. They can be the beggars, the prostitutes, and the youth. The empowerment of the underestimated and the outcasts grants the capability of world change. If we are able to shift our understanding of the poor and redefine them as equal participants whom engage among us, we can initiate radical change. "Microfinance may be the simple, beautiful theme which variations continue to unfold in wonderful complexity." (137)

## The Boulevards: Doors Being Opened

*“Life is an unfoldment, and the further we travel the more truth we can comprehend. To understand the things that are at our door is the best preparation for understanding those that lie beyond.”*

- Hypatia

### Financial Assistance: Earning Income From a Direct-Selling Company

The community members, whom I worked with for my internship, mostly live in the New Ashok Nagar area in Delhi. This is located directly next to the Delhi and Uttar Pradesh borders. It is so close to the border that I often have to reassure an auto rickshaw driver that it is still in Delhi. This is because many believe they will receive a ticket for crossing the state line. Pastor Arun, my internship supervisor, works intimately with the parents of the Child Development Center (CDC). He persistently has parents, specifically mothers, coming to him seeking new (and additional) ways to earn income for their families.

To help meet the need(s) of the women approaching Pastor Arun – looking for work – he connected them with a company that sold its products directly through representatives. The supplementary, medicinal dispensary was looking to hire people to sell their products. Pastor Arun tended to his community’s needs and took advantage of the opportunity to bring the company to the women. The company was able to conduct an introductory seminar and returned for further training. This provided jobs, building a skill, and income for the families. Arun also participates in the set up himself. He explained to Sean and I, the concept behind the company. The workers sell the inventory, deliver the product, and make commission off of what they sell. They work at their own pace, which caters to individual family needs and allows women to work in whatever capacity necessary for their situation. This produced an entrepreneurial spirit and allowed for a diverse background of women to come together in effort to support their families.

After working with the women and men of the community of New Ashok Nagar, we began to learn about what the women were doing to help support their families. Sean and I have learned that mothers often go through much hardship because of their multifaceted roles. This has stimulated a lot of stress among the common Indian woman (Bhagat, 2012). Allow me to illustrate what I have seen and heard from the Indian woman’s perspective. They often work to help pay for their basic needs of living, for their family. Women are often the pursuers of work within the family; which sometimes requires taking more than one job or working additional hours. In addition to intense labor, mothers tend to their children by picking them up from school, preparing meals, and by assisting them in schoolwork. Women are expected to be the hostess of a home. Traditionally, in Indian culture, it is the responsibility of the wife to take care of the husband’s parents in their old age. They feed, clean, and tend to all family needs at all times they are home. They are expected to tend to all of their husbands needs as well. The role of the woman, in an Indian home, is stressful in nature. Through job opportunity, entrepreneurial development offers women the chance to help their family out of poverty.

Women in micro financing prove to be successful. According to Greer & Smith (2009), “the vast majority of microloans – maybe 80 percent worldwide – are made to women.” (110) Referring back to the multifaceted understanding of a woman’s role, when a loan is invested to a woman, it is invested to her entire household. Women are more likely to invest in others. We see Grigg’s (2010) biblical principle of love and human worth. Women hold nurturing, loving reputations, which are reflected within families. Men are associated with negative spending such as drinking

or gambling (Greet & Smith, 2009). Overall, women take on a lot of challenges on behalf of their family, but persevere by taking initiative and working hard. This entrepreneurial characteristic was reflective in the women from the CDC. The model of the job offered to the women provides upward mobility for many low-income families living in the slum community. A road is paved for women to be able to support their families with additional income. This was a connection that opened the door for not only the women selling the product, but for the benefit of all the families each woman goes home to.

### Literature Review

Bhagat's *Don't Worry Be Happy* (2012) chapter discusses women's perspectives in the context of Indian culture. His attention is brought to the matter because of his awareness of the statistic that Indian women are the most stressed women's population in the entire world. This alarming statistic caused him to consider the conditions women face to bring about this feeling. He mentioned a survey that reported that 87 percent of women in India have considered themselves stressed. Bhagat questions how India, as a whole, treats their women and how it can be redefined. "We judge our women, expect too much of them, don't give them space, and suffocate their individuality." (53)

### A Family in Need: A Church Model of Distribution

*When one door closes, another one opens* is the phrase that comes to mind in this next story. This is why I have identified it as a door opened for opportunity and a road that steers in a clear direction of hope and support.

Sean and I were teaching a class to the parents of our NGO. Our topic for the day was Management, Savings, and Debt. Our goals of the lesson were to help parents gain an understanding of budgeting and a framework for setting goals. Surveying the class, we asked the man (only one was in attendance) and women what were some of their daily expenses. They replied with three unanimous

Occasional* Costs	When *
1. Water	Monthly
2. Electricity	Monthly
3. Gas	Monthly
4. Education	Monthly
5. Rent	Monthly
6. Phone	As Needed
7. Cable	As Needed
8. Clothes	Seasonally

#### Everyday Costs

1. Milk
2. Food
3. Medicine

items: milk, food, and medicine. When we asked what occasional items were spent on either a monthly or yearly basis, this became a much harder list to produce. It took our knowledge, as facilitators, to plug in information that we knew to be true. It was then that parents began sharing their 'as needed' or 'monthly' spending. When asked what they spend in a day or a week, the answers became either unknown or complete guesses. What we found, from the community, was that there was many different factors that made people live in *now* setting. Greer & Smith (2009) identify this in communities as a "today" mentality. (85) The concerns for spending do not go pass a 24-hour window because their survival mode cannot allow them to move to any form of futuristic thinking. This is when one couple, a vegetable seller and his wife, became deeply frustrated with the concept of budgeting. This was because the husband did not know his daily makings because they varied from day-to-day. This state of helplessness creates problems for slum dwellers to make any sort of major financial decision(s).

A man and his wife stepped out of our class to meet with our supervisor, Arun. He later told Sean and I that the couple had taken a two-year loan for 10 lakhs. This debt was in exchange for land. The agreement was that they would have 2 years to pay it off. Seeing how parents struggled with our class on budgeting beyond one day, you can imagine the difficulty it becomes when it is long term, for a two-year period. The couple had come to Arun for financial support. They had absolutely no funds, no savings, and 6 daughters to support. This family of 8 was in desperation, as the end of their two-year loan agreement, had come to an end. Arun checked with the founder and they had no allotted funds to directly give to the couple. So Arun used his creative form of discipleship to reflect Grigg's (2010) biblical theme of creativity and redistribution for equality.

Knowing the man was a vegetable seller, Arun knew he had to buy food for the slum school on a daily basis. These funds were already approved and allotted for. As a result, he agreed with the man that he would buy his vegetables at a fair price to help provide him with sustainable income. Arun knew this would satisfy both areas of need. There was a sense of distribution made in an equal manner. No one was left out and everyone was supported fairly. This is healthy discipleship being modeled. The organization is being a good steward of time and money. Arun opened a door of opportunity; using the assets he had, and he made sure to pave a clear road of stability. Because buying lunch for the students every day was consistent and reliable. This builds trust and models what good stewardship looks like.

### Literature Review

Greer & Smith's *Using the Second-Best Distribution System* (2009) chapter discusses the two top distribution systems. The first is the church. They state, "...church has a far greater scope and scale than virtually any other social entity." The church reflects a highly influential status among communities because of leaders and their level of respect. The second-best distribution system, which is the highlight of the chapter, focuses on the use of micro financing. The distinct ways MFIs are designed create an environment in which people are able to better themselves. From consistency to influence, MFIs have a lot of power in community involvement. "Christian microfinance institutions have the ability to demonstrate and deliver the gospel message through the community bank model." (159)

## The Blockades: Doors Being Closed

*"We have created new idols. The worship of the ancient golden calf has return in a new and ruthless guise in the idolatry of money and the dictatorship of an impersonal economy lacking a truly human purpose."*

- Pope Francis

## The Village Woman: A Shopkeeper of Good Faith

When I was visiting southern India, I met a Christian, married woman in the village of Pokkappayam. She had one child, under the age of 5, and her husband labored the land in the village. She was her family's primary source of steady income. She had her own shop, which supplied various snacks and beverages; anything from chips, candy, and/or soda. She had limitations to her shop inventory due to her limits in transportation. She would travel 3-4 hours

each day by bus, to go in to the city, to buy her product(s). Based on her minimal profit and need for more product, she had to go every day, which took away from potential profit. It was more costly because she was the only one who ran her shop, but it is her only available option due to how much she made in a day and what she could buy for future use. This limitation was due to her lack of access to micro financing, as well as environmental factors, such as public transportation. Since she was from the village, she was only educated until 4<sup>th</sup> standard. Her ability to research and learn how to gain access to microfinance loans was slim to none. This is because of not only her education, but also her location. Even if she traveled into the city, she does not know of the opportunities that are available to her. Greer & Smith (2009) warn, people can be given the opportunity, but if they are not directly given the chance towards upward mobility, they do not have a means to push forward.



A local village woman in Tamil Nadu.

In order for micro finance to be successful, people must be given the opportunity. The key concept to focus on here is accessibility. To parallel the shopkeeper's story, we can use Greer & Smith's example, which shows how shop keeping, with the help of micro financing, can produce mobility. A man who owned a shop took out a small, microfinance loan. Because of this support, he was able to buy in bulk. As a result of buying in bulk, he was spending less money on transportation and on goods. He was able to not only sufficiently pay back his loan, but also grow as a business. Over the course of time, he was able to save money, buy a house, and prove upward mobility through the use of a micro finance loan. This was because he was given the opportunity.

The last aspect is called the blockades because it is meant to illustrate the reality of the struggles in micro financing. The woman shopkeeper held strongly in her faith, despite her financial situation. This sheds light to the blockade, but should not take away from the fact that this woman had lack of access. In a study, regarding village life and labor, the people who came from one village had mostly commuters (Carswell, 2012). They traveled into the city to work in the garment industry. A public bus went through the city every half hour. There were also other forms of transportation that went through (i.e. share auto rickshaws, company buses from the city, etc.) The second village, in the study, had the opposite access to public transportation. There were no forms of public transportation that went through the village. In Pokkappayam, where the woman shopkeeper was, her bus traveled through the village only a few times a day. It reflected the same struggles of access similarly. In the study, access to transportation affected whether or not people worked in the city. The villagers were also not able to make improvements, financially. Access to affordable, public transportation greatly affects the job status and opportunity for upward mobility. For the woman shopkeeper, her blockade was in the form of education, public transportation, and accessibility to micro finance. Her door may have been closed on her, but in faith, she continues to persevere and put trust into God. Her blockades will not consume her because she puts her faith in God that He will provide. Her entrepreneurial spirit and efforts stay strong, as she continues to support her family on a daily basis.

The synopsis of the Carswell study (2012) compares two local villages in Tamil Nadu. It considers the labor markets and how economic transformations have affected the rural communities differently, despite their close distance to one another. The villages' close spatial relations, to one another, still produce different outcomes for people entering the workforce. Both villages are from Dalit caste backgrounds, so it is argued that segregation is not exclusively based on one's caste. There are other external factors that affect societal access to the job market. Distances from village to village might not have the same affect, because the local structures nearby each village bring out different economic transformations.

### Behind the Door: There's Always More

*"The will to win, the desire to succeed, the urge to reach your full potential... these are the keys that will unlock the door to personal excellence."*

- Confucius

In conclusion, each story speaks to the person, their family, and their community. Biblical principles are rooted in each story to produce good. People are made uniquely in the image of God and as a result, we see stories take different routes. People's personalities and experience give life to connections, understandings, and histories. Economic development has a spectrum. Sometimes that spectrum can be a blockade, but that does not indicate growth cannot occur in the future. Boulevards and bridges lead toward economic hope and faith in a better tomorrow. When given the opportunity, people can succeed. We are all God's children and have the right to that opportunity.



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