

Maharashtra Seva Samiti
Organization (MSSO)

Dawn of Hope





“We shall find a way, don’t despair.”

Dawn of Hope

This is the story of the 2011 winner of the prestigious all-India Ramon Magsaysay award for development, Nileema Mishra.

“Helping everyone to become a happy and content human being in her village” was a dream Nileema saw at one time; now it is a reality in Bahadarpur Village. She created a self-sufficient economy free from corruption in her birth place. Bahadarpur of today is an ideal role model for nation building, according to principles of Mahatma Gandhi for a country of self-sufficient villages.

40 minutes

Recorded originally in Marathi and later dubbed in English

Produced in 2010

Recommended for grades 10-12

Executive Producer: Dr. Jagannath Wani

Directed by: Devendra Kotwal

Script: Pravin Davane

Produced by: Maharashtra Seva Samiti Organization (MSSO), Canada

www.mssoonline.org



About MSSO:

MSSO (Maharashtra Seva Samiti Organization) was founded 28 years ago in Calgary by Dr. Jagannath Wani, an Actuarial Statistics professor at University of Calgary, who had received his education in India. With some colleagues, he decided to approach many of those who were the 'brain drain' from India, to do something to help the lives of those less fortunate in the developing country he had left.

Dr. Wani worked tirelessly, co-ordinating Canadian donations with provincial and federal funding sources. This was met with the monumental task of effectively getting these monies to India given the high need to screen for reliable Indian partners with proven track records. Accountability, monitoring, and administration were, and still are, impeccable under Dr. Wani's leadership.

He has won much recognition and many awards in India for this work, both for its effectiveness and its development modelling. Although he is handing over the helm this year, MSSO work continues unabated. Dr. Wani's story, personal and professional, is told in his book 'Triumphs & Tragedies'. Both 'Dawn of Hope' DVD and Dr. Wani's book are available from www.mssoonline.org.

Bahadarpur Village, India

Bahadarpur Village is in India, about an hour from the town of Dhule, in the state of Maharashtra, whose capital is Mumbai — new name for Bombay — in India. MSSO (Maharashtra Seva Samiti Organization, based in Calgary supports many projects in that area.

Background Information

Causes of poverty are many in India, as in many developing countries:

- high population growth
- high dependence on an agrarian economy
- primitive agricultural practices
- illiteracy
- unemployment and under-employment
- caste-based policies
- urban/rural divide
- superstition

These causes are often compounded by modern phenomena like globalization and privatization, as well as people flocking from the country to the cities, which in turn are unable to contain this populace in terms of providing livelihood, housing and infrastructure.

Microcredit

Microcredit is the extension of very small loans (microloans) to those in poverty designed to spur entrepreneurship. These individuals lack collateral, steady employment and a verifiable credit history and therefore cannot meet even the most minimal qualifications to gain access to traditional credit. Microcredit is a part of microfinance, which is the provision of a wider range of financial services to the very poor.

Microcredit is a financial innovation that is generally considered to have originated with the Grameen Bank in Bangladesh. In that country, it has successfully enabled extremely impoverished people to engage in self-employment projects that allow them to generate an income and, in many cases, begin to build wealth and exit poverty.

Due to the success of microcredit, many in the traditional banking industry have begun to realize that these microcredit borrowers should more correctly be categorized as *pre-bankable*; thus, microcredit is increasingly gaining credibility in the mainstream finance industry, and many traditional large finance organizations are contemplating microcredit projects as a source of future growth, even though almost everyone in larger development organizations discounted the likelihood of success of microcredit when it was begun.

Around 2005 or earlier, microcredit success in close to 100% payback rate was gaining attention by traditional banks, as well as by scam artists in small villages, posing as legitimate micro-credit organizations. They stole money in many cases leaving families destitute. This is the kind of situation Nileema walked into in her village.

Filmmaker Statement

Encourage village industries, provide job to every villager, let villagers support themselves, this was the dream of Mahatma Gandhi. It is taking shape in Bahadarpur, a village in Maharashtra State of India. Young woman Nileema Mishra, possessed with this vision, has decided to spend all her life for this cause. She brought hope to the hopeless existence of farmers. She has created a new awakening in their life.

Without imposing grand ideas of development, Nileema decided to get to know local problems; then find solutions. She invoked the inborn strength of women that lay dormant for years. A confident woman means a confident family and confident families create a confident village. These women may be illiterate, but they were intelligent. Their potential had never been tapped till now. Nileema's passion was to open the doors for them to become economically independent. Every woman has an artist hidden inside. Nileema invoked this hidden talent of making beautiful embroidery and enriched the tapestry of life for many women of Bahadarpur. She offered them work on the expressed condition that they will have to maintain the quality in their output. While working on the project, she inspired amongst these women the importance of deadlines, and management principles on targets, team work, quality and consistency. These women made the best of the opportunity. They made wonderful quilts from baby size up to king size. With help from a Westerner friend, she marketed these quilts in the Western countries.

Demand for their products keep on increasing.

- *Dr. Jagannath Wani*

The following activity includes questions and a quiz to be used in connection to the film.

Questions for discussion

1. Where is India? What are the cultures that represent India? What is the population?
2. Where is Bahadarpur Village? What are some interesting facts about this community?
3. What are the impacts of colonization on India? In particular, in rural communities in India?
4. What is meant by sustainable solutions? Sustainable development?
5. What are some characteristics of a self-sufficient economy?
6. What does rural development through education look like?
7. How has micro-financing been useful to women in India?
8. What is economic independence? What does it mean for a country? A community? An individual?
9. What does it mean to be economically successful? For a country? A community? An individual?
10. What does economic exploitation look like?
11. Why is the role of women significant in development?
12. What connection does the film make between a "micro-finance group" and a "self-help" group?
13. Who is Gandhi and how has he played an important role within India's culture?

Students should complete quiz in pencil BEFORE watching the film, paying careful attention to revise them during the film. SOME of the information below is based upon www.factsaboutindia.org, a site with allowable use for educational purposes, alerted of this use by e-mail from mssoonline.org July 27/2011.

QUIZ

1. How many people presently inhabit our planet Earth?
(billion is one thousand million:1,000,000,000)
 - a. Around 5 billion
 - b. Around 7 billion
 - c. Around 9 billion

2. The population of India is:
 - a. 1.17 billion
 - b. 3 billion
 - c. 500 million

3. India is:
 - a. a sub-continent of Asia
 - b. $\frac{3}{4}$ the size of Canada
 - c. Approximately 1 in 7 people in the world is Indian
 - d. all of the above

4. India is:
 - a. the world's most populous democratic country
 - b. has the largest population of English speakers on earth
 - c. does 4.2 billion worth of trade with China
 - d. all of the above

5. The percentage of India's population living in rural areas dependent on agriculture is:
 - a. 25%
 - b. 50%
 - c. 75%

6. Which are causes of poverty in India (and developing countries)?:
 - a. high population growth
 - b. high dependence on an agrarian economy
 - c. primitive agricultural practices
 - d. illiteracy
 - e. ignorance
 - f. unemployment and under-employment
 - g. caste-based policies
 - h. urban/rural divide
 - i. all of the above

7. Sustainable development is:
 - a. Avoiding/prohibiting increase in resource use of a country
 - a. Providing for a population's present needs without compromising its future needs
 - b. Indiscriminate use of country's resources

8. Canada's Aboriginal First Nations people were called 'Indians' because:
 - a. they resemble people who live in India
 - b. Columbus was searching for India and thought he'd reached it
 - c. all of the above

9. Which one of these is NOT a religion practised in India:
 - a. Sihhism
 - b. Islam
 - c. Hinduism
 - d. Punjabi

10. Pacifist Mahatma Gandhi helped India achieve independence from British rule in:
- 1916
 - 1949
 - 1964
11. In developing countries, economic independence means:
- being mega-rich
 - being able to do without outside money
 - making enough income to cover basic needs
12. Micro-finance means:
- having very little money in the bank
 - being able to borrow small sums of money in a local bank setting
 - a bank with very few borrowers
13. The payback rate on loans in micro-finance (mainly lending to women) has proven to be:
- Almost 25%
 - Almost 100%
 - Almost 75%
14. Which of the following are food staples in India?
- dahl, a 'stew' made from lentils
 - naan –bread made from wheat
 - yogurt
 - rice
 - all of the above

Answers:

- b (expected to reach 7 billion this fall)
- a
- d
- d
- c
- i
- b
- b
- d
- b
- c
- b
- b
- e

Activities to follow

Please find two Microcredit activities attached.

Tackling Farmer Suicide in rural India- Background Information to Dawn of Hope film

“There was no rain and no employment opportunity. We had no idea if, and when, we would find our next meal.”

“In such dire straits, suicide seemed to be the only option for a farmer.”

“One day things reached to such a point that I thought it was better to end this life; throw my both children into the river, and then jump myself into it.”

- Words from village farmers, translated from Marathi.

Nileema Mishra

At the tender age of thirteen, this young girl had been able to see in India, this land of her birth, much suffering caused by poverty, exploitation, illiteracy, and superstition. Inspired by Mahatma Gandhi’s dream of self-sufficient, prosperous villages, Nileema took a bold vow for a woman. She vowed never to marry, instead devoting her life to betterment of the lot of poor villagers. Nileema went on to complete post-graduate studies in clinical psychology, working for eight years with reformist Dr. Kalbag, on his concept of rural development through education.

There Nileema realized that the problems of villages are varied. Neither unionization nor a confrontational movement would help matters. The need was a solution based constructive work. She decided on a simple, but profound, method: get to know village problems, and then find solutions. For this purpose she founded BNGVN (Bhagini Nivedita Gramin Vigyan Niketan) Rural Science Centre, attracting a team of energetic dedicated associates, who shared faith in her vision.

Some village women approached Nileema. These women might be illiterate, but they were intelligent, Nileema knew, and also that a confident woman means a confident family and confident families create a confident village.

Nileema suggested the women form a small-savings group for collective action, but they seemed reluctant. It was shocking to discover that such groups, run by private companies, were a partial cause of their dire situation, having defrauded them for thousands of rupees under the guise of micro-finance. With the help of the State Bank of India, Nileema dispelled their doubts, and worked with them to win their trust. The women gradually agreed to form the first self-help group. From raw ingredients they bought, 14 women began preparing 33 different foods for sale. They then branched into making and selling their needlework: including embroidery & quilts; more women flocked to join them, evolving into a Businesswomen’s Association, acquiring business, marketing and computer skills.

Nileema helped these resourceful women revolutionize not only the economy of their villages, but also transform village quality of life. Bahadarpur village of today is an ideal role model for nation building, creating a self-sufficient economy free from corruption. Continuing to flourish, this project is aptly named ‘The Dawn of Hope.’

This project is supported by Calgary-based NGO MSSO (Maharashtra Seva Samiti Organization) working mainly, but not exclusively, in India.

Microcredit Activity

Objective:

Participants experience the empowerment of microcredit and understand the need for credit for the very poor.

Overview:

Participants divided according to role within “village”. Each are given an envelope with the parameters of role play.

Role Categories:

- Materials Owners – bamboo, dairy, textiles weaver, meat/fish
- Money Lender
- Villager with skills – sewing, dairy candy making, weaving, cooking
- Microcredit Lender

Dairy Cattle Farmer

You own dairy cattle. You milk them daily, providing milk and other dairy products such as yogurt and cheese for your family. The excess milk that you have, you are able to sell at a profit for \$0.36/ltr for the milk and cheese for \$4.22/kg.

Trader Weaver

You own a small textile factory. Your looms produce enough fabric to make 80 saris a day (480 yards). You sell the fabric at a profit for \$0.70/yd.

Fish Wholesaler

You own a fish wholesale business. You keep enough fish to feed your family and sell the remainder for a good profit at \$1.00/lb.

Bamboo Trader

You own a small bamboo plantation. Bamboo is in high demand as it is used in building homes and furniture as well as smaller, daily use items. You are able to sell 1 bamboo pole for \$2.50.

Money Lender

You have available capital. You give your borrowers two options.

- You can purchase the materials they need provided that they sell the finished product back to you at the price you determine at the end of the day. You then sell the finished product at the market.
- You lend them the money at a daily rate of 20% interest.

Skilled at Sewing

You have an enormous sewing skill. You have a young family of 3 children. Your spouse is a day labourer who brings home \$1.30/day when he can find work. You do some piecework sewing when you can to bring in extra money, sometimes earning \$0.65.

Skilled Candy Maker

You have a family recipe for candy that is milk based. You make it only on very special occasions. A similar candy is sold in stores and a local store has expressed interest in your candy. It requires 10 ltrs of milk to make a batch the size the store owner requested. Your household income is \$1.20/day.

Skilled at Weaving

You are a highly skilled weaver having learned from your mother and grandmother. You have particular niche weaving furniture such as stools and tables. A stool requires 1 bamboo pole to make and a table requires 2 bamboo poles. You live with your parents, husband and children. Your parents watch the children as they are too ill to work giving you time to earn some extra income cleaning homes for \$0.90/day. Your husband gets work seasonally in construction making \$1.15/day when work is available.

Skilled at Cooking

You are an incredible cook who can make even the most bland food taste amazing. You are a single parent with 4 children and struggle to bring in between \$0.80-\$2.00/day cleaning homes. You have heard that selling fish as a street vendor can bring in much more if your food is good.

Microlender

You have capital available with weekly repayment plans and interest rates of 12% per year. You are willing to lend small amounts to people who are committed to improving their lives.

Rice	\$0.66/kg	Milk	\$0.36/ltr
Fish	\$2.94/kg	Eggs	\$0.88/dozen
Chicken	\$1.38/kg	Potato	\$0.37/kg
Beef	\$3.69/kg	Cucumber	\$0.52/kg
Onions	\$0.31/kg	Papaya	\$0.26/kg
Flour	\$0.79/kg	Diesel	\$0.80/ltr
Sugar	\$0.74/kg	Rent	\$9.00/mth
Cooking Oil	\$2.12/kg		

Facilitator Notes

After giving instructions, give out role play

Materials Needed:

- Play money (including coins)
- Role play signs
- Role play instructions in envelopes, with materials for each role (ie. Small sewing kit, fabric, milk carton, etc)
- Food Price Signs

Instruction Script:

You all live in a village together. You have each been given a role to play that will explain how you make a living and/or the skills that you have. You have also been given money that is reflective of how much you have available every day.

Before opening your envelopes and learning about your role, I will give you some parameters for the activity.

Your goal is to make the best living possible for you and your family. You have to take into consideration the cost of feeding yourself and your family, the cost of housing, the cost of fuel for cooking and lighting.

You can speak with others and get ideas. If you have a product to sell, you can try to sell it. If you have a service to offer, you can offer it.

You have 20 minutes to participate in the role play.

[note for facilitator – after 15 minutes, enter as the Microcredit Lender, offering microloans to the poorest villagers].

Microcredit Activity

Objective:

Participants experience the empowerment of microcredit and understand the need for credit for the very poor. To have participants to understand the freedom microcredit gives borrowers and the potential that it unleashes.

Overview:

2 Volunteers requested - given roles of Materials Owner and Money Lender. [Instructions will be given to these volunteers while the small groups begin their work together.]

Remaining participants divided small groups, each with a skill that they have. They are then given a series of questions to answer related to their skills and what employment/income can be generated using their skills.

Options to access to resources necessary to generate income are brought to small groups/sought out by small groups through the materials owner and the moneylender.

Microcredit option introduced by facilitator after time of small groups working out the costs incurred vs gains made through usual sources of capital/materials.

Debrief of the activity includes questions that have participants reflect on impact of activity, greatest learning, what are ways that you can apply what you have learned today and how can volunteering with RESULTS help them apply what they have learned?

Prompt for some conclusions – “I’m looking for thoughts/comments your experience, both individual and group.”

“What impacted you the most?”

“How did microcredit change your situation?”

“How might microcredit help others in the community? In particular I am looking for input from the material owner.”

On flip chart

Skill

What employment/income generating opportunities can you gain with your skills?

What income do we need daily/monthly?

What income do you need to create the income generating opportunities?

Choices:

Facilities/materials owner approaches each group and lets them know what opportunities he has for them to earn income

Moneylender

What choices are you going to make?

How can you generate income using your skill?

Facilitator Notes

Flip charts set out in corners of room to give each small group space.

Materials Needed:

- Play money (including coins)
- Average family statistics sheets
- Laminated Flip Charts with Skills noted
- Laminated Flip Charts to write out income possibilities
- Food Price Signs

Instruction Script:

Today you are going to experience a bit of life in a developing country, to experience some of the day to day challenges that those living in poverty face as they try to survive and ultimately improve their lives for themselves and most importantly for their children.

The first things that I need are two volunteers to play specific roles that I will explain shortly. Thank you.

For the rest of the group, you are living in a typical village in an impoverished part of the world. Shortly you are going to break into small group of _____ people. When you form your small groups, you will be given an information sheet that has statistics relating to your life situation. The statistics are the same in for each small group and are reflective of the average conditions for families living on less than \$1/day.

Before opening your envelopes and learning about your role, I will give you some parameters for the activity.

Your goal is to make the best living possible for you and your family. You have to take into consideration the cost of feeding yourself and your family, the cost of housing, the cost of fuel for cooking and lighting.

You can speak with others and get ideas. If you have a product to sell, you can try to sell it. If you have a service to offer, you can offer it.

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