

# REFLECTIONS ON A YEAR PAST BY THE STUDENT INTERNS OF FIN TRUST (JULY 2009-AUGUST 2010)

by **Chloe Park and Timothée Frühauf**

in collaboration with **Aditi kumar, Mathilde Lefevre, Sophie Sfez, Simonet  
Gabriela and Jordan Trombetta**

and with some tweaks by **Shyama V. Ramani (FIN director)**

**Newsletter  
2009-2010**



*Friend-in-Need Trust  
Nagai, INDIA*

## 1. The first arrivals: Jordan and Mathilde

After nine busy months, Jordan Trombetta and Mathilde Lefevre in July came to the close of their work with FIN. Having launched head first into the chaos and color of Indian culture in August 2009, Jordan and Mathilde went on to explore new academic as well as geographic frontiers throughout their stay. They expanded the foundation for FIN in Kameshwaram and identified projects that future students could continue to build upon. Learning the ins and outs of a micro-level organization like FIN was simultaneously intertwined with work on macro-level policy and efforts on Indian sanitation, thereby giving them a global understanding of development work in this vast and complex country. In short, their accomplishments were wide and varied, and below is a small window into their time in India.



### *Culture Shock: From France to India*

According to Mathilde and Jordan, “India is not a country that hides itself, but gives itself to you with open and beautiful arms.” But no amount of preparation could have readied them to the initial and striking contrast between their homes in France and the streets of South India. All five of their senses were overwhelmed: the heat, the sounds, the smells, the color, the food. As expected, the first weeks were ones of slow but progressive adjustment.



Despite this, they soon settled into what would be their two homes in India. Velankanni, located just 15 minutes by bus from Kameshwaram, would be their base for NGO work and the Bharathi Dasan University in Trichy was their residence during times of intense research. With time, they found a rhythm and way of life in these homes. They regularly sported traditional South

Indian clothing, became accustomed to the hot and spicy food, and slowly melted into the landscape of daily life.

### ***The Macro-Side: Researching about National Policy in Sanitation***

Jordan and Mathilde got to see how their work with FIN fit into a larger context of a nation-wide struggle for sanitation in India. Using the library at the Bharathi Dasan University of Tirchirapalli, Jordan and Mathilde compiled and analyzed documents of the Government of India on sanitation policy so that they could better understand the strengths and weaknesses of the different mechanisms being used and make recommendations for FIN in Kameshwaram. Without any prior exposure or training, under the guidance of Dr. Ramani, they organized most efficiently the first workshop on FINISH (an Indo-Dutch collaboration to



construct one million toilets through



microfinance). Its objective was to give exposure on sanitation policy, technology and diffusion to the micro-finance organizations involved in FINISH and facilitate the diverse group of stake holders involved in FINISH to meet and debate together. With such a success, Dr. Ramani handed over the entire logistics of the organization of the second workshop for FINISH in April to Jordan and Mathilde. Finally, they also interviewed important decision makers involved in the Total Sanitation Campaign (a nationwide effort to

improve sanitation in India) for Dr. Ramani's research projects, going out of Kameshwaram to nearby villages and also to the capital of India, namely New Delhi.

### ***The Micro-side: Working with FIN in Kameshwaram***

Jordan and Mathilde's activities concentrated mostly on sanitation, but spanned across the entire population of Kameshwaram. They were involved in three important actions: (i) Launching of with the first Waste Management Campaign with the Saint Sebastian School with the support of the headmaster; (ii) launching FIN's toilet repairs campaign to correct the non-usage of 65% of ECO SAN toilets built in Kameshwaram after the tsunami due to construction defects and apathy; (iii) developing a methodology for project management with FIN field staff Mr. Paranjyoti to improve effectiveness.

**Jordan and Mathilde had one major recommendation for FIN Trust.** In France, they had thought of FIN as an entity known to all villagers. But upon their arrival, Mathilde and Jordan were shocked to discover that FIN was largely unknown and unseen among the local population. What they found was that NGOs as such had an unreliable reputation in Kameshwaram because of their sudden



appearance and disappearance shortly after the tsunami. Second, the NGOs that had big buildings or gave a lot of freebies were the ones to remain in the minds of the villagers. **So even if FIN Trust is represented in the village on a daily basis by only one man, Mr. Paranjyoti, whom everyone knows and likes (but do not associate with the organization FIN) – it must make its presence felt in Kameshwaram in a bigger way. For this they suggest:**

- Having an office in Kameshwaram;
- Holding regular meeting with families in the office at Kameshwaram and sharing tea and snacks in an ambience of convivability;
- Flashing the association of Mr. Paranjyoti, any students and other locals involved in any action with Friend in Need Trust.
- Hiring more local staff to deal with the diverse activities of FIN within Kameshwaram.

*Note from Shyama: All suggestions are being acted upon – please see annual report.*

In short, 9 months, 2 workshops, 4 campaigns, 5 states, several papers and countless meetings later, Jordan and Mathilde said their good-byes to the country and organization that had given them so much. They have now returned to France where they will continue their studies in Economics at the Ecole Normale Supérieure de Cachan. They took with them a small piece of India, which, as they described “taught me more about myself and my own country than I could have imagined” and the reassurance that they would read about more developments with FIN in the years to come.

## 2. The second batch: Sophie and Gabriela



Sophie Sfez and Gabriela Simonet from Paris-Agro Tech had three objectives in Kameshwaram. First, they were to test out whether Brinjals (also known as eggplants or Aubergines) grew better under conventional chemicals intensive farming methods or by using traditional organic farming methods. Second, they were to mobilize the staff of the local Panchayat at Kameshwaram to keep their premises clean. It's difficult to work towards building a model village if the local government office itself looks like a dump! Third, they were to work on developing awareness of hygiene and

sanitation in the school and experiment with EM or effective micro-organisms to get rid of the ghastly smell and teach the school staff to make the EM potion themselves. They also helped FIN in a number of ways, as shown in the above photo to help establish good relations with farmers and the local Panchayat and make the actions of FIN known and understood to the villagers, despite not speaking a word of Tamil !

The first experiment revealed that the growth curves of organic and conventional brinjals are not significantly different. But the credibility of these results is subject to the following caveats. Mrs. Selvamani, in whose garden they grew the eggplants, applied a chemical



pesticide on organic brinjals two months after the beginning of the experiment! Mrs. Selvamani (see photo) could not understand why a brinjal plant should be allowed to yield less fruit for the sake of knowledge generation, when there were perfectly good chemicals to kill the bugs! Given the fact, that they did not speak Tamil and Mrs. Selvamani spoke only Tamil, interesting communication misunderstandings often cropped up. For instance, they learnt at a final stage that the year before her goats had been attached over the plot where the brinjals – using conventional chemicals – were being grown – making it more fertile!

The task of keeping the Panchayat premises was not easy! They had to face many problems especially with the Panchayat staff. They spent hours cleaning the Panchayat premises and not a soul offered help of any kind. Then they organized a small ceremony to give the bins to the Panchayat staff and the neighbour. The staff and neighbours seemed motivated and they even asked for more bins. However, after one week, the garden was again covered with litter. The neighbour was the only one really motivated and at least she stopped throwing her waste in the Panchayat garden.



The problem is that many people visit the Panchayat premises and simply throw waste in the premises assuming that it is the duty of the Panchayat to clean it up. The Panchayat claims it does not have funds to hire some one for maintenance, the Panchayats clerks claim they are too overworked already – so all junk simply remains.



On the other hand, Gabriela and Sophie enjoyed a major success with the school authorities and school children. Given their investment in creating awareness – they developed a real relationship between themselves, FIN, the school

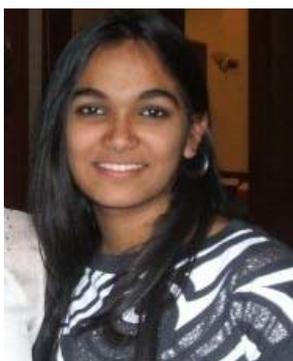
authorities and the school children. Indeed the school children say they miss their French

teachers! Their experiments with EM has proved to be a big success also – when Dr. Ramani went there in August, for the first time in three years, she could approach the toilets without being repelled by the smell. We have a long, long way to go to make the school clean but Gabriela and Sophie have set us on a great start ! (see annual report)

Contrary to the Panchayat project, the school project was successful because the headmaster of the school was always present and motivated, whereas the President of the Panchayat never showed any interest. It is clear that a project cannot succeed if the head of the organization is absent or uninterested. In the case of the school, they could do many things thanks to the headmaster's involvement but they were ultimately limited by the absence of an existing system to collect non-biodegradable waste which should be organized at a politically higher level.

### 3. Last batch: Tough good-byes and new faces

June 2010 was a bustling month of change at FIN! Not only does this summer mark the end of Jordan Trombetta and Mathilde Lefevre's year long stay as FIN volunteers, but also that of Gabriela Simonet and Sophie Sfez. However, their departure marks the arrival of three new students to FIN: Aditi Kumar, Timothée Frühauf and Chloe Mark.



#### *Aditi Kumar*

A native of Bhopal, Madhya Pradesh, Aditi is 18 years old and has just finished her first year of Economics Honors at the University of Delhi, Miranda House. She is interested in development and believes in the importance of grassroots efforts and community involvement. Aditi worked with Timothée from mid-June to mid-July on collecting data about Kameshwaram's health status.

#### *Timothée Frühauf*

A French native raised in California, Timothée is deeply committed to international development and global health. He recently graduated with a degree in Public Health and International Relations from the Johns Hopkins University. Currently enrolled at Sciences Po, Paris he is studying Development Durable, Environnement et Risques and plans on returning to the US after his masters to study medicine. He landed in India at the beginning of June and spent two weeks in Bhopal finalizing his research with on-site actors. He arrived in Kameshwaram mid-June and remained there the rest of the summer.



#### *Chloe Mark*

Chloe is American and recently graduated from Johns Hopkins University with a degree in International Relations. She has just completed her first year at Sciences Po, Paris in the International Political Economy Masters. She is passionate about economic development and has been closely studying microfinance over the

past year. Chloe arrived in Kameshwaram on June 16 and stayed throughout the summer.

## **Their work : Financing and impact of sanitation**

### ***Financing Sanitation***



Chloe worked on the financial side of sanitation and conducted research on the different loan products and credit schemes that have been offered throughout India for toilet construction. Then she closely examined the financial model supporting FINISH project, an Indo-Dutch collaboration to construct one million toilets through microfinance. After having spoken to all of the upstream and midstream actors involved in FINISH, Chloe hit the field to look at how FINISH

has worked out on the ground for the beneficiaries of Bharathi Women's Development Center, a microfinance institution offering sanitation loans. Finally, she spent time in Kameshwaram to better understand the needs and demands of residents and make recommendations on the most appropriate loan products for the area.

The goal of the FINISH project is firstly, to fund the construction of one million sustainable sanitation systems through microfinance loans and secondly, to couple these loans with sanitation, health and hygiene awareness building. In partnership with TATA-AIG micro life insurance, IFS, and UNU-MERIT the FINISH project is also attempting to establish the link between sanitation and health. The FINISH project flows linearly between three levels of actors: the FINISH board and third tier financiers, which pass credit and sanitation information to the second level of actors, MFIs, which in turn pass these onto the third level actors, the beneficiaries. While the basic flow is linear, there are many roles and responsibilities within each level. Additionally, the deployment process and the FINISH loan package vary between MFIs. FINISH is thus an innovative but equally complex approach to sanitation issues in India, and this complexity can easily lead to large gaps between intended and actual outcomes. Through in-depth interviews with the beneficiaries of Bharathi Women's Development Center (BWDC)'s FINISH program Chloe sought to assess how the FINISH project has functioned on-the-ground at BWDC, how this functioning differs from the theoretical FINISH model, to understand its impact on FINISH-BWDC beneficiaries and finally to make recommendations to improve the FINISH deployment process.

Her main findings were that the FINISH financial loop is not understood well or in the same fashion by all stakeholders involved in the process. In particular, the ultimate borrowers, the households are typically informed only of their monthly payments and do not grasp the fact that they are paying about 21% rate of interest on loans, which is between 4 to 7 times the going bank rate of interest (there is a range of going rates depending on the nature of the loan). While beneficiaries are aware of their insurance plan, they are not aware that TATA-AIG Life Insurance is mandatory. None of the beneficiaries have ever received financial advice about repaying their loan and remain largely financially illiterate. That being said, no beneficiary has been late with a payment or reported having trouble repaying their loans.

What continues to be lacking on-the-ground can largely be attributed to an unclear delineation of roles and responsibilities among FINISH actors. Recommendations provided are thus not meant assign blame to any one actor, but to help improve future deployments of the FINISH project. She suggests that beneficiaries be made aware of the Total Sanitation Campaign (TSC) subsidies offered by the Indian government and MFIs should seek to collaborate with the TSC authorities. Beneficiaries should also have a clear understanding of the financial package proposed and its requirements (i.e. TATA-AIG Life Insurance). Detailed health education and sanitation awareness should be integrated into multiple steps of the FINISH process. Lastly, clear delineation of the roles, responsibilities and expectations of all actors involved in the FINISH project is needed.

### *The Health Status of the students of Saint Sebastian School in Kameshwaram*

Aditi and Timothée are working on the health status of Kameshwaram residents, and more specifically on the determinants of diarrheal diseases in the area. After having conducted an extensive literature review on diarrheal diseases Timothée developed a conceptual framework of the determinants. This framework was turned into a hefty 16 page multiple choice questionnaire, which Aditi and him tested in various hospitals and slums in Bhopal and then brought to Kameshwaram and tailored to local conditions after several home visits. Thanks to the help and collaboration of the Kameshwaram Saint Sebastian School, the questionnaire is being administered to all of the 116 tenth standard students.



For over two weeks, Timothee and Aditi worked to a grueling 9 hours per day schedule administering the questionnaire through individual interviews at the school and entering the data subsequently. Mr. Paranjothi was kind enough to sit with them though all 116 interviews and translate the students' responses. The collection of data is finished and the real work is beginning! A preliminary examination reveals that out of the 114 children interviewed (two were on holidays), 52 did not have access to a toilet. Some myths are already being blown away. For instance, it is surmised that children usually urinate at school, i.e. they do not defecate at school. However, according to the interview data only about 30% of the children retain themselves, 37% use the school latrine and 33% relieve themselves in nearby bushes. Second, though, there is no significant difference in the incidence of diarrhoea between children with and without access to toilets, the frequency of incidence overall is much higher than the international average – revealing that to improve health outcomes, we must adopt a holistic approach including education on hygiene without stopping at providing toilets. Further analysis of the data will help tailor further health interventions in Kameshwaram to the needs of the inhabitants.

#### *~ First Impressions ~*

“India is unlike anything I have ever seen or imagined: a beautiful and eclectic mix of past and modernity. The people are far and away the most hospitable that I have ever met; I wish that I knew more Tamil to deepen my interactions! I’m excited to be researching a program

with such far reaching implications and to progressively put together the different pieces of the puzzle!” - **Chloe Mark**

“The spicy food required some adjustment, but my stay is slowly proving to be a veritable culinary carnival!

My work at Kameshwaram school has gone as smoothly as possible thanks to the commitment of the Saint Sebastian staff, the enthusiasm of the students, and the dedication of the FIN team. I cannot wait to see the final results of the study!” - **Timothée Frühauf**

“Apprehensive as I was, clueless about what was awaiting me, I was pleasantly surprised by the little town of Vailankanni and the lovely village of Kameshwaram.

This project made me come face to face with a part of South India that I had only read about. But experiencing it was very enriching: the friendly people, the places, the weather, one of the many cultured faces of this country.

In my limited stay, I experienced and encountered many things that will add new dimensions to my life. I really hope that what I have done here goes on to benefit the cause that all of us cherish and work for.” - **Aditi Kumar**