

## Annual Report 2013

## By Shyama V. Ramani

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## 1. Introduction



Friend in India (FIN) changed its course dramatically in 2012. From being a sponsor and evaluator of development projects in Kameshwaram, it became a practitioner. Why? Because the installations in Kameshwaram FIN had helped to finance between 2005 and 2008 were being underused or abandoned for the most part. There were three main reasons for this: (i) the installations had clearly not been built to last; (ii) there was no agency to maintain



them; and (iii) the residents seemed to find it easier to simply abandon the installations rather than try to repair them.

My first model – of raising funds for other NGOs to implement development was thus clearly proved wrong for Kameshwaram and perhaps this is so for other villages too. The sanitation drive model under which an external agency is hired to install toilets in a village seems to have two flaws. First, NGOs in the sanitation field are nomadic service providers, going wherever business opportunities for their services present themselves and hence they do not assume

responsibility for the sustenance of their project. Second, the villagers themselves lack sufficient motivation, knowledge and funds to take charge – they need a helping hand – but there is usually none. This represents, in economist's jargon, an institutional gap.

But at that time, I did not see this in this fashion and for three years, continuing with the one sole staff that I had since 2007, Mr. Paranjothi, I reflected on how to realize the original vision, which was to make Kameshwaram as clean as any in the world and document the process so that the model could be replicated. I repaired whatever I could but I still didn't have a clear idea as to what to do. But as fate would have it, the European crisis occurred and I was obliged to move from the United Nations University to the Brunel Business School in London. There I was named Professor of Innovation and the Social Enterprise and requested to teach 'Entrepreneurship'. I had no idea what a social enterprise was and entrepreneurship was only a word for me.

But as I read the books to teach about entrepreneurship and the social enterprise – it seemed karmic – I was indeed exactly the social entrepreneur that the textbooks described and of course, Friend In Need (FIN) had to be a social enterprise. According to a UK government website, social enterprises are: "businesses with primarily social objectives whose surpluses are principally reinvested for that purpose in the business or in the community, rather than being driven by the need to maximise profit for shareholders and owners. Social Enterprise is an umbrella term and encompasses a broad range of social and environmental business. Like any other business, they compete to deliver goods and services and to make a profit. The difference is that they are driven by their social and environmental purposes and the profits they make are reinvested towards achieving those purposes." FIN fit this bill perfectly.

This meant that FIN would be staffed by locals from Kameshwaram, who would offer products and services to the people of Kameshwaram – who would in turn pay for the upkeep of the staff. Thus, a social enterprise is a company run by a group for a group – and for the purpose of achieving a social mission.

Here, by another chance, I was contacted by a crowd funding start-up called United Donations and requested to submit a project if I wanted to use their platform for raising funds for FIN. I worked hard on a business plan for FIN's new avatar and Tamas Medovarszki, a former FIN intern helped me a lot.

And.....FIN-SWAM, the social venture, was launched in July 2012, with SWAM standing for Sanitation, Waste And Management. It was to recruit local villagers and train them:

- ✓ To build safe toilets:
- ✓ Provide prior and post construction accompaniment;
- ✓ Maintain a village-level waste management system;
- ✓ Be able to document the entire process in a scientific manner both in hard copies and in a digital format;
- ✓ Be able to coordinate activity and cooperate amongst themselves, men and women, despite differences in sub-castes (all belong to backward castes a term employed by the Indian Government to promote the socio-economic mobility of previously oppressed populations. They obtain most essential commodities for free or at

<sup>&</sup>lt;sup>1</sup> http://www.socialenterpriseni.org/what-is-social-enterprise

- subsidized rates from the state. About 80% of the Indian population falls under this category).
- ✓ All while being respectful of local socio-cultural norms and the environment and cooperating with the local government (both formally elected and informally chosen (e.g. among the fishermen community)).

## Its targets to achieve in Kameshwaram in the medium term were clear. The

- About 500 safe and well constructed toilets with clean documentation on the process and the costs.
- A waste management system in which about 1500 households and 50 other organisations pay for waste collection.
- A village level compost yard for maximum recycling of collected waste.
- Clean ponds
- Livelihoods between Rs 5000 Rs 15,000 for about 20 people as FIN staff, auto-financed by the above activities.

## 2. Evolution of Activities, Team, Infrastructure and internal governance

## **ACTIVITIES**

First, we thought of 4 main activities: (i) toilet construction; (ii) waste collection; and (iii) transport services and (iv) coordination of the three activities.

**Toilet construction:** Our first challenge was to find masons. Here there was a difference of opinion between Paranjothi and myself. I wanted local masons but he preferred masons from outside — because while he was interested in developing activities 'for the people of Kameshwaram' he was unsure whether these activities should be carried out 'by the people of Kameshwaram'. Eventually, we found that masons from outside worked on a pure commercial drive and did not care for integrating quality or innovation. I asked all the local masons to be contacted. One of the new recruits took the initiative to identify an interested mason called Selvakumar. He recruited two of his extended family members to work as mason and mason helper respectively. This has worked out much better.

**Waste collection:** Again Paranjothi bought in sequence two outsiders to pick up waste. Both were men and though both were very nice men, they were not motivated and they did not work well. The second one was particularly nice but even Paranjothi was embarrassed by his lack of productivity. However, being nice and good, he identified a needy woman — a young widow with a child, whom he described as being absolutely brilliant and educated. She was indeed excellent. Eventually Isaivani found another friend called Ranjani, who is waiting for her fiancée to return from abroad. The two of them make a very good team.

**Transport:** Paranjothi was not keen on using his car for internal transport within the village or for transporting materials. Therefore this never got started.

#### **TEAM**

The team evolved a lot because of various challenges.

Mr. Paranjothi was the sole full time employee of Friend In Need till 2012. Though he completely understood what we were trying to do – it was challenging for him to realize it. He was the man of the hour on ground doing everything from A to Z. Many of our first recruits found by Mr. Paranjothi did not work out but each of them did a lot of good

**Mr. S1**: was recruited for picking up waste. He had good insights and he had actually made me sit up and have a lot of frank discussions with Mr. Paranjothi . This is because Mr. Paranjothi believes in positive speech and he doesn't want me to be worried about anything, and therefore he does not tell me any of the problems being faced. Thus, they never get solved till they are so evident or big that they cannot be kept under the rug. It is in this manner that I learnt that the office that we had got for free from the Panchayat and which had been done up so beautifully by Mr.Sebastien Gaumont was being used as a store room by the nephew of the Panchayat Head, who is also the chief clerk of the Panchayat. But, Mr. Shanmukavel did not feel motivated to pick up waste as Mr. Paranjothi never joined him and so he found many creative excuses not to come. There was absolutely no method. He was quite happy to be sacked and is now a happy tea stall server in Kerala.

**Mr. S2:** was a mason recruited from the neighbouring town of Thirupundi. Mr. Paranjothi strongly believed (at that time) that it is better to employ people from outside of Kameshwaram to do work for them, because he believed that if the work was done by insiders, then it will lead to conflicts. Besides, given the local power groups, he believed that it was better to be an outsider and maintain the us and them distance for fruitful work – and to have an easy exit strategy. I also learnt this point of view, which is also valid, through management of Mr.Shakthivel. But here, Mr. Paranjothi himself suffered, because S2 was cheeky to the beneficiaries and made vulgar jokes at times. And this lack of courtesy and good manners was something that bothered us both very much. Then the beneficiaries really began to complain of his rudeness and he was asked to leave. He is doing well as a mason with his brother – who can control him better than us.

Mr. K: was recruited as a bus driver. He was extremely polite and I wrote out his story for the April 2013 blog see <a href="http://friend-in-need.org/category/news/">http://friend-in-need.org/category/news/</a> but he was very reluctant to either pick up waste or work with the masons. He did not like to get his hands or his shirt or his pants or his shoes dirty and so he ended up spending a lot of time reading the newspaper in the office. He was also very slow and so nobody wanted to work with him. But his wife was undergoing surgery for a health problem. So he was given 4 months salary to take care of her and find another job. It is believed that he is having another job now – but I haven't confirmed it.

But these were compensated by others who stayed.

**Ms. Ranjani and Ms. Isaivani:** Mr. Karunanidhi told me about the brilliant widow Ms. Isaivani – who roped in her friend Ms. Ranjani – for waste collection. Ms. Isaivani has a Masters degree in economics and Ms. Ranjani has studied nursing.

**Mr. Kanagarajan:** A Tamil literature graduate who was working for a Japanese funded NGO. He was unhappy because it seemed to be totally out of sync with the 'demand' of the people and very target driven at the same time. Therefore, it was impossible to reach targets because the targets were not those that people wanted.

**Mr. Segar:** He was a local farmer known to be drunk most of the days. His wife took care of most of the farming and so he needed gainful employment and he joined the waste management team.

**Mr. Selvakumar:** He was a mason very much interested in ecological sanitation and he has a desire for learning and he was recruited and replaced Shakthivel.

Mr. Kesavan: He is a cousin of Mr. Selvakumar and also a mason.

Mr. Ayyappan: He is a nephew of Mr. Selvakumar who works as a mason helper.

All of them are featured in the card below that we issued at the end of the year for our facebook readers.



## **INFRASTRUCTURE**

A big achievement was the securing of the office. Mr. Paranjothi found that a grocery store of Mr. Anand in Kameshwaram was free. It took six months for it to be

ready. After eight months it had electrical fittings. A Western style toilet was installed – and I got this removed. People are not aware of how to use it and with so many people from outside coming in – I felt that an Indian style toilet was more hygienic. The ceiling is made of asbestos – a material banned in the West. But it was already there. By November 2013, it was really usable. It took six months after the signing of the contract to make the room usable. My sister Meena kindly accompanied me to Kameshwaram and helped us to equip the office.





Then we went with the masons and got them equipment also.

We needed a vehicle to transport waste and materials. But the cheapest transport truck costs around INR 3,00,000 (EUR 3,530). So, Paranjothi found an innovative mechanic who attached an abandoned dumpster with wheels to an old motorbike from the dumpster again. He welded the two together and the vehicle cost us INR 8,000 (EUR 94). That's frugal innovation for you! However, driving it is like riding a bull in a rodeo! It needs practice!



## **GOVERNANCE**



**Coordination of all activities**: In the beginning we had no idea what coordination meant. We had two new recruits for helping Paranjothi. One was Kanagarajan who was well versed in Tamil typing. Kanagarajan had become disillusioned with working for an NGO supported by a Japanese organization. He felt that it was not serving the

people's interests. Another was Vijayakumar, a former head server in a Chennai hotel. He had suffered a stroke and become paralyzed on one side and had been fired. He was an unhappy soul sitting at home and wanted to work somewhere. So we made Vijayakumar full time concierge of the office. Kanagarajan was put in charge of documentation and local outreach. Paranjothi was in charge of office maintenance and the rest. Paranjothi was working part-time for 4 days and running his transport business with car for 3 days. For the management team — we targeted the following tasks:

1.	Identifying interested - new beneficiaries for toilet construction
2.	Getting contracts signed
3.	Buying the materials with the beneficiary
4.	Next Week planning – internal meetings on Wednesday and Friday
5.	Contacting Bharathi so that they assess loan repayment possibility
6.	Construction and Finishing with monitoring
7.	Documentation of toilet construction
8.	Arranging for checking of toilet by external experts
9.	Getting loan for beneficiary and Payment for FIN
10.	Getting NAREGA reimbursement for beneficiary
11.	Holding awareness creation and celebratory functions with local villagers

**Internal Meetings:** For accompaniment it is very necessary to have regular interaction with the team for solving the day to day problems. Given the differences in opinion between different members of the team it is necessary to have group meetings.



- a. First, we bought a good telephone with a amplifier and we had our first group meetings. But it was difficult for each to speak into the mike. At the same time, the advantage was that we could have meetings on site also.
  - b. Second, we purchased a computer.
- c. Third, after six months, we got internet in the office.
- d. Fourth, after another 3 months, Paranjothi and Kanagarajan learnt to use excel, skype and dropbox in addition to sending emails. Indu Srikant,
- a marketing intern was very useful in building these capabilities.
- e. Thereafter every Saturday afternoon we had a group meeting. And during these meetings we discussed all problems and plans.

The office became a center of our discussions and construction of team spirit as shown by this post in October.

Celebrating Ayutha puja (prayers to instruments of livelihood) and Vijaya Dasami (day of new beginnings) in Kameshwaram

Dear All,

In India many will be celebrating the 'Ayutha Puja' i.e. day of prayer for the 'instruments of livelihood' today and tomorrow is 'Vijaya Dasami' – the day of new and fresh beginnings for attainment of personal targets. As a scholar, this means that I have to clean my desk, dust my computer and put up all my papers neatly today - to say my prayers tomorrow to get more papers published, obtain grants and accompany doctoral students successfully (my livelihood!) and on Monday, I have to do a little bit of all these with great concentration praying for grace in all activities in which I want to make progress! I will be joined by millions of Indians doing the same in their homes!

In Kameshwaram, bowing to pragmatic needs, the 'Ayutha Puja' was preponed and celebrated yesterday. The office was cleaned thoroughly by the gentlemen, while the ladies were in charge of making a few snacks which were taken with hot tea and fresh fruit! The masons washed all their tools and rubbed them till they shone. And for me, the best tool and the most challenging tool, is 'documentation'. I have struggled a lot and they have struggled even more and the use of this tool that is absolutely necessary for progress is being mastered! It's in the attachment. It might be boring to you but it was also printed out and laid out next to the other tools and included in the prayers! I joined them through telephone – but unfortunately technology has not progressed enough for me to have accessed the tea or the snacks via internet!

I wish you all a great 'Ayutha Puja' and 'Vijaya Dasami' celebrations and great success in all your endeavors!



## **Meetings with Experts:**

We had our first meeting with outside experts in November. The program is given below. The meeting was not well organized. For FIN staff – this was a first time in program organization. I started only 5 minutes late. Nobody is used to meetings starting and ending on time and so it was a real experience. But everyone came and participated very sincerely. The feedback was very useful for all of us.

# FIN-SWAM WORK SHOP – Evaluation of the sanitation change makers project November 11, 2013

## FIN Office - Above Anand Grocery Story in Kameshwaram

## Thaneerpandal (inside road – near the bus stop)

## **Presentations by FIN staff**

10.00 -10.15: Shyama presents the purpose and novelty of the sanitation change makers project and introduces the speakers of the day.

10.15–10.30: Paranjothi and Kanagarajan present the major challenges of:

- toilet construction
- transformation of loans into toilets
- coordination of staff, behaviour with clients and materials
- 10.30 10.45 Selvakumar presents the toilet construction the photos of toilets they constructed with challenges faced.
- 10.45 11.00: Presentation by Isaivani and Kohila on waste management project.
- 11.00 11.10: Shyama wraps up with vision of future.
- 11.10- 11.45: Tea & snacks.

## Feedback from FIN partners

- 11.45 12.00 : Presentation by Felix Raj (Architect, of 5 models of roofs and 5 models of superstructures
- 12.00 12.10: Comments & Suggestions from M. Subburaman (Founder-Director of SCOPE) on project and progress.
- 12.10–12.20: Comments & Suggestions from Nagarajan (Founder-Director of Bharathi) on project and progress.
- 12.20–12.30: Comments & Suggestions from Subramanian (Auditor of FIN and Rotary President of Karaikal) on project and progress.

12.30-1.00: General Discussion with audience.

**Invited:** All ward members, Panchayat staff, VAO, representatives of all other NGOs active in Kameshwaram, NGOs active in nearby towns, Charities in Nagapattinam, NABARD in Nagapattinam, PO from DC office.

## 3. Impact in Kameshwaram

From January to August 2013 we were in capacity building mode and we really took off in September 2014... So what do we mean by capacity building? We finalized our activities. We established an office and a team. The FIN-SWAM staff decided on a division of work. Routines were established. In a typical week — everyone did all types of work based on the premise that multi-tasking removes the social stigma associated with waste management. Methods were developed for the two activities that finally remained: Toilet construction and Waste Management. And this was the achievement.

	June-July-				
Social Impact	Aug	September	October	November	December
	13 as				
Number of toilets in which FIN	part of a				
participated to finish	workshop				
Number of toilets completed					
with door, painting, plaque and					
documentation by FIN		1	1	1	0
Number of houses covered by					
waste management		85	83	72	78
Number of meetings/events in					
kameshwaram		0	0	1	0
Number of speeches in schools		0	0	0	0

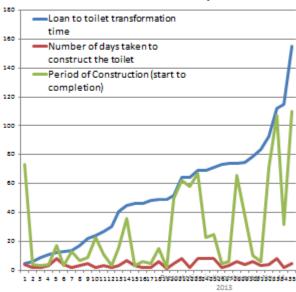
Other social work actions			

Behind the above modest achievement lay a greater one of putting place a 'financial accompaniment' of beneficiaries in collaboration with the Micro-Finance Institution – Bharathi.

Completed toilets: The Numbers - January-August 2013

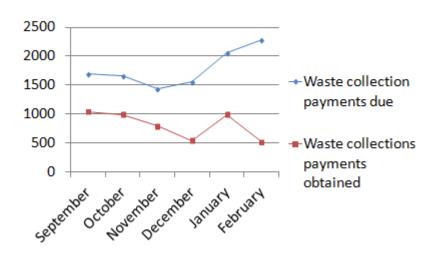
- 1) Total no. of loans given by Bharathi =76
- 2) Total no. of toilets started without loan = 2
- 3) Total no. of completed toilets (with loan) = 35(13 by FIN masons)
- 4) Total no. of completed toilets (without loan) =1 (1 by FIN)

## On the construction of toilets with the partial participation of FIN-SWAM team from Jan-Sep 2014

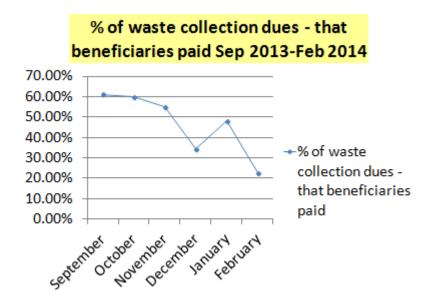


The waste management programme got started with a new team of ladies – Isaivani and Ranjani. Before it was not functioning properly. But the challenge is to obtain payments for the waste collection. Everyone wants it for free.

# Evolution of difference between dues and payments obtained Sep 2013-Feb 2014



However, more than 50% of the clients paid each time.



## 4. Impact in terms of capacity building and empowerment of FIN staff

While the impact in terms of toilet construction is not much, in terms of capacity building and empowerment – the impact has been enormous. We not only created employment but we

promoted a flat organization with decisions being taken by consensus. Our office is the only place where women sit with men and participate in the decision making outside of the family. This is a mini revolution. It is very difficult for them to accept also, but they relish it.



# Employment for people – Empowerment – A new way of working

Women are allowed, encouraged and taught to use computers to document progress in waste management.

We are developing a collective vision with the full participation of our women staff.

Masons are allowed, encouraged and taught to use computers to document progress in toilet construction.



Here's one example – from our post in Facebook:



My name is Isaivani. I live in Kameshwaram and I am working at Friend in Need. When I became widowed, everyone avoided me - my neighbours, my cousins, my aunts and uncles.... Everyone was uncomfortable thinking I might ask them for help as I had a baby to support. Then I heard from a man that Shyama Madam was desperately looking for people to collect garbage in the village.... No man was willing to do this job in the village as it was looked down upon. So I went and met her. She asked me whether I was literate. I told her "Madam, I have done my MA in economics and my favourite subject is statistics." She was thrilled and I learnt how to approach waste collection in a scientific way. I began to use computers again. We have our routes drawn up in excel and I do both garbage collection and documentation. Social justice is intimately linked to financial independence. Since I became an earning member of society, my health has improved, my child's health has improved and of course, people are talking to me again in the village.....and the village is cleaner.

## 5. Relationships with the local Panchayat

They came to our meetings but we need someone to get some real cooperation going. Our staff does not have the skills. They equate "reporting" to "collaboration". But, it's not the same thing.

The Vice Panchayat agreed to help us connect with the residents better.



Mr. Kanagasundarm – the elected Panchayat leader of the Communist Party since many years – a very sincere and capable person addressing the meeting.



## 6. Raising Awareness outside of Kameshwaram – Service to the larger global community

One of our missions is to use the learning from the Kameshwaram experience and spread the message to the larger community. Almost all of the consultancy that Dr. Ramani takes up is on sanitation. These are listed as below.



## Outside of Kameshwaram



Feb 11- 12: Organisation of a conference for FINISH Society and WASTE on sanitation in New Delhi.

September 9<sup>th</sup>: A Tedx Talk on the journey of Friend In Need India in Maastricht.

http://www.youtube.com/watch?v=cjZi ZVvK kc





## Outside of Kameshwaram



September 29: Launched a facebook site, to teach young people about sanitation, waste management and propoor innovations.

https://www.facebook.com/finindia

November 19: On World Toilet Day – discussion in Brunel University in London on sanitation and announcing the launch of the SIDC2013 (Sanitation Innovation Development for WASTE. <a href="http://www.youtube.com/watch?v=to3">http://www.youtube.com/watch?v=to3</a> k9RhgKfU



## 7. Revenues and costs

It is summarized as below.

Type of expense	Jan-June	July	August	September	October	November	December	Total in each category	% of total
Salaries/Wages to FIN staff									
at 29,000 per month for 3									
people	174000	47500	56850	55700	45000	53800	66500	499350	55.40%
Field expenditure at 10,000									
per month	60000							60000	6.66%
Office equipment		400	1100	2800	200	124500	0	129000	14.31%
Partners & Experts									
payment (3000 per month									
for Jan-June)	18000	10100	80500	12504	8866	0	0	129970	14.42%
Waste management		265	4504	561	0	15835	105	21270	2.36%
Utilities		1500	2563	2140	2870	4682	3991	17746	1.97%
Transportation		1070	8730	525	735	500	700	12260	1.36%
Other		6829	0	8	1230	1495	427	9989	1.11%
Office furniture		2000	0	6340	50	0	0	8390	0.93%
Office space improvements		2263	34	3747	0	120	0	6164	0.68%
Stationery		0	1427	134	0	840	0	2401	0.27%
Food and drinks		115	38	115	698	1277	0	2243	0.25%
Office supplies		163	405	321	63	565	575	2092	0.23%
Toilet construction		0	0	170	0	235	0	405	0.04%
Total in INR	252000	72205	156151	85065	59712	203849	72298	901280	100.00%
Total in Euros at 80 INR = 1									
Euro		902.56	1951.89	1063.31	746.40	2548.11	903.73	11266.00	

## 8. Sources of funds

	In INR	In Euros	Percentage
Total Used in Jan-Dec 2013 in the			
FIN-SWAM project	901280	11266.00	
United Donations		1368.00	12.14%
Association Ami Members		660.00	5.86%
Other donations		200	1.78%
Raised from the villagers	4000	50	0.44%
Shyama's Family donations		3000	26.63%
Shyama's raising through			
consultancy work on pro-poor			
innovations		5988.00	53.15%
Total funds raised		11266.00	

## 9. Main challenges faced

- Not passionate enough: Not everyone in the team is that passionate about 'ecology' or about being a social enterprise so feeling of 'ownership' and 'self actualization' has to be developed more.
- Heat: The terrible terrible heat is lowering productivity. It's really tough to be out in the heat under the sun.
- Health problems: Despite the clean air and the lack of famine of any sort there is high absenteeism due to fevers etc. I don't know why this is happening.
- Partying: Participation in the life time rituals of community members. This is a must given that the community is their best insurance during hard times.
- Inadequate skills in basic planning, time management and project management (but I feel most of us are like that...)
- General Yakking: Mistaking socializing and having a good time with the villagers as a major part of work.
- Local fights mainly 'family vendettas' and fights over 'political elections'. But they are not too violent. They are mostly verbal screaming with a lot of fist shaking and some skirmishes (i.e. a few days in the hospital for all concerned).

## 10. Our Partners & Experts

## Our collaborators - To fill 'skills' and 'resources' gaps

Skills Gap in FIN - Households Funds Mobilisation:
No one with expertise on communicating with people to mobilize household funds towards investment in toilets. Therefore, we are collaborating with Bharathi a microfinance institution, whose team will provide access to credit and mobilize funds towards gathering materials for toilet construction. FIN will provide labour for free.



http://bharathiwomen.org/micro.html



http://www.uniteddonations.co

Resources Gap in FIN – To scale up operations: Till 2013, I worked a lot to earn extra money and also raise funds to pay for FIN activities. But I realized that it could not be sustained and I was getting tired and it was not the best way to contribute to economic development. That's when I decided that FIN must become a social enterprise with a team that could sustain itself independently after 5-6 years. And for that I needed a lot more funds and so to finance that expansion I joined as a project of United Donations, a crowd funding organisation.



We and our selected experts came to an understanding and the masons began to learn new things

M. Subburaman is the founder-director of SCOPE, a successful NGO in the field of sanitation based in Trichy, Tamil Nadu. His objective is to ensure that the masons know how to build safe toilets that are also sturdy.





Felix is an architect, co-founder director of Adrem2 based in Chennai, India. His objective is to make our masons learn to build at least 2 standard models of toilets following a protocol. He focusses on the 'finish' of the toilet. Mr. Ganapathi Subramanian, our auditor is also an expert on rural livelihoods and management of small organizations in rural settings. We greatly benefit from his regular feedback and advice.



## 11. Conclusions: Lessons learnt

- The best kind of team is to have a mix of many locals and a few outsiders. The few outsiders can take care of finances, while the main activities can be done by locals. A few NGOs in nearby villages had all installations stolen when they gave entire ownership too soon to the villagers. They came and set up an activity which ran for a few months. Then the installations were simply dismantled and re-sold. So outsiders are necessary for management of assets. But on the other hand, I find that outsiders do not care about the village as much as the locals and hence we must have locals also in our staff to improve the village.
- Knowledge and Skills are in real short supply. In every activity of FIN there is a need for more training. And though there are a myriad of training programmes – most are useless and theoretical.
- Degrees in Tamil Nadu do not mean anything, unless they are from the top 2 institutes.
   There, the students are grabbed by large firms and multinationals. The graduates from all other institutions are mostly unemployable and of very low productivity. So I am not able to find capable outsiders.
- Consequently, I am investing time myself enormously in training our staff.
- There is a real snobbishness with the high prevalence of 'us' and 'them' attitude within the village and within FIN staff.
- There is no work ethic. There is very little creativity, passion or interest in doing a good job.
- Everyone wants a desk job preferably one that pays well. But their intelligence and skills do not match this.
- What matters most is a sense of values. I need to find more people with: values, motivation, skills – in this order.
- We need to learn to obtain cooperation from the local government one that goes beyond mutual reporting.

Shyama V. Ramani Founder-Director Friend In Need.