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Micro Home Solutions 10 Months in India: A Narrative

Lorenz Noe – AIF Fellow 2011-2012
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Executive Summary

My time in India has been chiefly characterized by information overload. Constantly bombarded by different cultural impressions as well as work-related challenges, my brain struggled to take it all in and process. However, at the end of ten months, I hope to have attained some clarity regarding certain subjects. In particular, working with an Indian social enterprise, albeit one with a very European twist to it, opened my eyes to how the development sector can and cannot work in India. Thus, this case study will strive to cover my observations regarding the development sector based on my own experiences and general impressions. Specifically, the duality of individual versus group ethic in organizations will be covered, as well as the role of professionalism and diversity.

As popular works such as "White Tiger" illustrate, the relationship between the group and the individual in Indian society is complicated at best. As India grows more affluent, at least for some people and the range of incomes diversifies, there is a definite impact on almost all relationships within the group/individual dynamic. Women feel like the home is no longer the only place for them, children want to marry who they like and the youth look towards traditionally unconventional jobs. Time and time again, therefore, the question is of whether to follow the crowd or stand out. While this dynamic does not repeat as clearly in the workplace, the mentality of individual versus the group certainly affects working relationship and decisions, from Decision-Making, Group Work to Leadership.

The section on professionalism, meanwhile, attempts to dive deeper into the working mechanism of an Indian social enterprise and the development sector at large. Informed largely by my own experiences not just as part of this particular organization, but also due to the fact that this was my first real professional working experience, the section tries to analyze what makes a professional environment and to what ends. Indian organizations are always pegged to operate differently from organizations back home, as the local culture and previous professional experiences, as well as the type of leadership invariably shape the conditions of the organization. In the case of India and the 21st century, examining the concept of *Aaramse*, communication and diligence seeks to offer some insight into the personal and professional transformation that I underwent in the past ten months.

Of course, no discussion of one's experience in India would be complete without discussing the concept of diversity within in India. Though mainly focusing on the professional, organizational aspects of Indian diversity, one cannot escape from the immense cultural, linguistic and ethnic diversity featured in this country and how it impacts every facet of life. Indeed, diversity is the primary factor behind my affection for this country and why it is one of the most interesting places to work on development issues, as the abundance of topics and most importantly, the number of solutions is several magnitudes greater than in other countries. Therefore, when one talks about India, one talks about the power of ideas to tackle complex social and economic issues in a multitude of environments. Given this fact, who would not want to experience this country firsthand? Rather than merely swoon of about the existence of this ethereal diversity, this section also attempts to discuss it according to challenges and drawbacks that arise due to diversity.

Introduction
Where I've Worked
The story of this fellowship begins with that fateful email informing me of my acceptance to the AIF Clinton Fellowship for Service in India. Coming right before my final exams of my last semester, the email set the wheels in motion for an experience that would shake up any semblance of order in my life, tearing me from the quaint protected life of a student and making my first work experience also a valuable life experience.

The matching process went well under way and soon had more choices coming my way. Would I stick to a field of study I knew a lot about already, albeit only on a conceptual level? Or throw myself more into less well-known fields to do more with architecture and public health? The research soon revealed a pull into the direction of a small social enterprise in New Delhi. Micro Home Solutions, from what I could glean from their website, were a small team of inter-disciplinary people dedicated to offering more diverse housing options to the low-income households of India. At this point, I didn't know what any of that meant. But soon the style of their website, the articles I read about them and most crucially of all, the interviews I had with co-founders Marco Ferrario and Rakhi Mehra, the latter taking the time to call me three days after the birth of her first child, pulled me irresistibly to mHS, for two primary reasons.

The emphasis of mHS on an inter-disciplinary approach to solutions and their apparent willingness to experiment with approaches and partners matched my willingness to work with a variety of tasks and learn as much as possible about possible development topics, since although my university education had taught me much, it had not given me an impetus to pursue one field of study or work over another.

Further, I was drawn to mHS' location in New Delhi as an organization at the hub of a flurry of activity, as far as the development sector is concerned. Aside from Mumbai and Bangalore, no other Indian city holds the influence and international appeal that Delhi does. Also, as I was soon to learn, its role in the development sector is especially

pertinent given its status of laboratory for a variety of development approaches, especially in light of the many problems the city faces as a result of rapid urban expansion over the past decades.

As several enthusiastic blog-posts and one-word answers to how my fellowship experience is going can attest, the reasons I chose mHS have been the two reasons for enjoying the fellowship.

Due to mHS' willingness to experiment with the types of work and its partners, I have gotten to work on all levels of organization. I've hauled bricks around a rooftop as the organization builds its new office and have conducted business plan analysis for the IFC. Between updating the organization's social media platforms and reorganizing their entire resources, I've also made time for quantitative analysis of the total supply of low-income housing in India. Throughout, thanks to the vibrancy of Delhi as a hub for urban sector development discussion, I've learned more than I ever thought possible about the ways in which to deliver housing solutions to low-income households, especially on the financing side. Though still uncertain about the implications of this fellowship on my future career, I want to learn and work more with the urban sector of development issues.

Finally, the start-up nature of micro Home Solutions and the odd working hours and informal work culture has resulted in great friendships in the, as well as outside the office, as that midnight deadline has us delirious with stress, as well as the resulting joint trip to the mountains ensures that we come back with batteries fully recharged.

Where I've Lived
Amidst the madness surrounding the research required to decide on where to work and what staying in India for ten months would mean in terms of relationships and the future in general, living accommodations seemed like a far-of thought. It was not until the other Delhi Fellows and I were informed of the existence of an apartment that had already been used by the previous class of fellows. A bit naively, we took the offer and just like that, we had a place to live.

Psychologically speaking, as I've come to learn again and again during my own travels as well as through the work at mHS, having a roof over your head is essential for a stable set of mind and therefore, is necessary to be a productive individual in the first place, which in our case was absolutely required since we came to India to work, not just ramble around. After some arrangements regarding things for the actual apartment aside from four walls and a roof, it was final. We would be staying in Malviya Nagar, a suburb of Southern Delhi close to a metro station and with a great market just steps away.

And just like that, the affair was settled. Immediately, we could focus on our summer travels, researching our organization or just enjoying the serenity at home. Having

housing already set-up before even touching the ground in Delhi was critical to ensuring I had a good experience as it removed the frightening spectre of homelessness from a mind that was to be assaulted by new impressions and difficulties in either case.

Over the next ten months, living in an Indian city and most of all an Indian suburb exposed my flatmates and I to the realities of life amidst the millions. Especially being a foreigner, and one so easily recognizable as I presented very unique situations. Amidst the suburb, I was the, thought Malviya Nagar has its share of expats. However, around the Gol Chakkar, I was the only one. Suddenly, with alarming frequency, neighbors would recognize me and talk to me about Germany, even if I had never communicated this fact to them.

Furthermore, due to the fact that my flatmate Maressa and I stuck out so well ensured that the only problems that we ever had were when fellow expats were invited to the flat, as they were sure to attract the attention of whoever happened to be looking out the window or sitting with friends around the Gol Chakkar. This would fall under the category of discrimination based on skin color, however, there was no time nor place to be angry with these occurrences, natural as I felt they were. There had never been an Indian person living in my neighborhood growing up in Germany, and had there been a family that had moved there, everyone would know everything about these strangers from abroad. Therefore, though annoying the prying into our lives and screening of guests was, to an extent, understandable.

Furthermore, as will be discussed later in this case study, the interaction of people with one another as neighbors and fellow human beings manifested itself in the fact that there was never a single truly quiet moment in our lives in Malviya Nagar. Once I read somewhere that the Indian endures his neighbor's loud festival celebrations since he is bound by tradition to inflict it on him at a later date and that thereby, harmony is maintained.

Lesson 1: Individual vs./with the Group

Decision-Making

It is at this stage that I must remind the reader that while this work represents an effort at documenting observations about the Indian NGO sector, many of these observations may be colored by the fact that the author is on his first work assignment out of university. I've worked as an intern several times before, but this was the first time that I had the full-time employee experience. Therefore, though I've tried to remain India-specific, I will invariably bring in some of my inexperience.

Decision-making in the Indian organization is characterized by confusion due to its often rigid hierarchal structure. Social Enterprises also share some of that blame since the role of the founder plays such a big role.

Due to anthropological reasons beyond the expertise of the author, too many employees of organization I have interacted with are not sufficiently empowered to deal with external, as well as internal tasks. Chief among these external tasks are meetings at which their presence is needed for advocacy and representation purposes. However, due to the highly centralized nature of authority in many of these organizations, the attending person is not authorized or does not feel authorized enough to represent his or her organization, leading to one-sided discussions at meetings and valuable negotiations lost due to a fellow representative quietly sitting in the corner.

Social Enterprises, due to their high-pressure, vision-led style of work do a bit better than established organizations with octogenarian leaders, but also fall victim to charismatic leadership as the absence of that leader often results in disenfranchisement of fellow employees, who are dependent on the leader for almost all decisions. Often, there is a real disconnect between experience and inexperienced management, both of which often talk past each other, preventing real understanding between both parties internally, which then results in radically different patterns of expected behavior once the experienced management is removed. An example of this happened in mHS as the experienced management left for an extended amount of time, which left the lower rungs of management to fend for themselves and, because of a lack of adequate communication of expectations and empowerment for autonomous work, radically different work was produced, much to the dismay of the upper management.

To address these respective shortcomings, two things are needed: Adequate employee training as well as trust. The former happens in one form or another at almost every organization, as employees are tasked with integrating with the rest of the employees in terms of work habits and structure. However, speaking generally, this still falls short of actually training the employees in what it means to be an employee of the company not just internally, but also externally. A truly empowered employee also requires trust from his superiors, who can send him/her to that meeting, can have him/her answer that call or email without consulting first , and who will therefore make his job of administering employees much easier as the employees require less and less guidance, reducing overhead costs and allowing the organization to be more places at the same time and with better connections to other organizations.

Group-Work vs. Individual Effort

Coming into this fellowship, I had grand visions of massive projects that would have me put my all into the effort and after which I could rightfully say that I had accomplished X, Y and Z. Of course, as with all things India, things turned out very different. Especially in a social enterprise setting, the effort ended up being wholly collaborative. Every future direction of progress was discussed on, meaning we had mini-meetings throughout every project. Furthermore, since such a small team handled a fairly large caseload, every new task was inevitably split between team members, so that keeping track of

work became a regular who's who of the organization, which in an office of 5-7 people was not difficult, but nevertheless required adjustments depending on every projects. Group work itself worked out fairly well though in terms of a learning curve. It seems, at least as far as mHS was concerned, group work between employees of equal standing was very amicable and free from egos and power-plays. It also helped that the coworkers participating in any one project were also my closest friends in Delhi, which allowed us to work together professionally but also not take each other too seriously in the course of working with one another, which made for a stress-free collaborative work environment.

As the later section on communication will further illustrate, clear communication of goals and expectations is key to successful work, whether collaborative or individual. Thus, often precisely coworkers work so well together, both quickly and naturally adapt similar ways of thinking, which, in terms of productivity is great but threatens innovation and proper proceedings. One instance of this was when a coworker and I were tasked with coming up with a capacity building strategy for an organization that was under investigation by the client. Neither of us were particularly well-versed in this task, but we thought we had a good understanding of what was asked of us, which was simply "How do we make this organization work better". We spent the better part of an afternoon brainstorming and egged each other on as we constructed an impressive framework for streamlining operations in the organization. However, upon presenting this to our superior, we quickly realized that out productive afternoon had been spent mistaken the nature of the capacity building asked of us. So engrossed and comfortable had we gotten with our approach that we had written ourselves into a corner and the entire part now had to be reworked. Had we worked on this by ourselves or had we been more regularly checked, this isolation of opinions and waste of resources could have been prevented.

Individual work, when one is allowed to do it amidst the flurry of collaborative efforts concurrently at work, is not as satisfying as it was in university as the scale of the individual effort now restricts itself to blog posts, social media management, filling in spreadsheets and for the architects, adjusting measurements in AutoCad. While I have enjoyed these activities in their own way, it has become evident that, at least in this line of work, collaborative efforts will be the only way to get at the major projects, which, given the scale of some of the projects, such as quantifying and qualifying the supply of low-income in India, only makes sense. When people talk about being part of something bigger than themselves, the operations manager in me sheepishly refers them to this example as a way in which the individual on its own is slowly being dismantled from its university way of operating and replaced by a much more collaborative individual, an evolution that in my mind can only be beneficial.

Leadership

Leadership is a topic that has been talked to death in management circles, but the reason for this is the indispensable value of good leadership to the success of a company. Throughout my time in mHS, I have read about countless banks and housing finance providers who either succeeded or failed, in large part due to the quality of leadership. Most fascinating, from an input standpoint to what makes companies succeed, leadership is so fascinating because it is one of the few variables which can truly be controlled and adapt to new circumstances. At mHS, the value of leadership was especially pertinent due to the close working relationship with the leadership in place.

Leaders of start-ups are unique individuals across the board. It takes a certain type of personality to put their life on hold and forsake lucrative contracts for the chance to create a company that is close to one's heart. As such, they provide the vision necessary to guide the organization and their energy will automatically transfer over to the rest of the start-up. This accentuates their importance as they have ceased to be mere mortals but become bell-weathers of the success or failure of a start-up. If the boss is stressed, the rest of the team is stressed, if the boss is happy, work is easy and relaxed. Again, this mainly applies to start-ups, who are so heavily dependent on close interaction between coworkers and management. Yet it is precisely the variability of the founder's mood, after all, they're only people too, that ultimately restricts start-ups more than it helps them. During my time in India, I have come across lots of social enterprises that are extremely founder-focused, the founder taking on the responsibilities of visionary and supervisor at the same time. However, from my experience at least, the two do not mix very easily. Staying involved in every single detail of work produces a great degree of interaction with the coworkers, but it also stresses and frustrates a person who is also chiefly responsible for leading the start-up based on ideas and who advocates for the organization. A failure to separate the two or keep either a an arm's length results in burn-outs and cursing at a computer screen, which, because the office is one room, translates into every one sharing the frustration, which harms everyone's productivity.

I believe this situation can be fixed, however. Since start-ups are so dependent on quality human resources, the first serious investment in terms of human capital aside from the workers should be in quality supervising role. This way, the stress of minute to minute decisions is left to someone confident and responsible. The founders meanwhile can focus on spreading awareness of the organization and developing new ideas regarding the direction of the organizations. Without this set-up, the organization risks the chance of hitting a breaking point when the boss' nerves are at an end and both sides of the organization, the outward visionary side and the day-to-day operations break down.

Lesson 2: Professionalism

This section reflects, in large part, personal reflections, as I have not gathered enough experience outside my organization to accumulate enough information to judge the entire development space in India. Therefore, this section will focus on my reflections on *Aramse*, Communication and Diligence, all of which are related to each other.

Aramse

Aaramse roughly translates to "with ease, comfortably". It can be used in a variety of ways, from a calming "take it easy!" to a description of how a task will be undertaken. This concept transcends language and makes itself felt in the activities of most people that I have encountered, to varying degrees. In the workspace, *Aaramse* refers to an absence of hurry in activities. This does not always mean that the output is of lesser quality, but definitely impacts when things get done.

Of course, having just graduated from college, this sounds a lot like procrastination, but is actually reflective of the opposite mindset. While procrastination implies stress in most circumstances, the *Aaramse* work mindset is more indicative of a fairly benevolent attitude towards the task in question. If anything, it belies an unshakeable faith in the fact that, whenever, in whatever way, this task will get done. Infuriatingly, this often looks, to someone not practicing Aarmse, like not caring about the urgency of a project. In fact, *Aaramse* often allows the practice to maintain a healthy distance from the subject at hand and not get too stressed out about it. It does, however, often fly straight into the face of deadlines, which, given the circumstances, can be quite harmful. However, mentally, it produces an admirable resilience of the practioner against a lot of tasks. I have seen my Italian boss sprout quite a few hairs over a project, while my coworkers chip away at a task one small bit at a time, joking and sharing their stories while working.

As to the origin of this attitude, I can only suspect several factors. To borrow a page from Jared Diamond's book Guns, Germs and Steel, climatic conditions impact the way people behave, and therefore, the long spells of heat and the accompanying lethargy may have imbued the inhabitants of South Asia with an ability to move and work at a pace consistent with the challenges of the environment. Secondly, given the abundance of people and accompanying processes in most of South Asia, perfect efficiency and delivery is almost impossible and therefore, a more relaxed attitude may reflect an acceptance of the inherent difficulty of getting anything done regarding work, whether in the bureaucracy or in accordance with the law.

For a long and fruitful working life, the success equation seems to be able to pair the mental relaxation of *Aaramse* with the efficiency of German carmakers. Whatever the balance though, taking a break and smelling the flowers, or smog depending on the location, seems to be advisable. While a difficult concept to adapt to, especially for Americans and Europeans who have become very accustomed to an environment in which they can control everything, it has taught me a lot about slowing down the pace

of life and letting the chips fall where they may, as there are plenty of other things to worry about.

Communication

Communication among any team is key, but across different cultures and languages, it becomes key. In this case, communication goes beyond issues of emails and phone calls, and instead relates to how communication among coworkers translates into varying outcomes. Invariably, a discussion on effective communication will spill over into thoughts on leadership, thereby continuing the discussion from the previous section. Start-ups are, in the vast majority of cases, all hands on deck, places of work. Because of their smaller size, they are particularly dependent on the human resources that employees bring to their company. This was illustrated when I returned from Bangalore a day later than my coworkers expected. As I lazed around my accommodations, thinking of what to do in a day in Bangalore, I got a frantic phone call, asking where I was. That day, we had received a short-term assignment and immediately, the office, which had gotten a bit more relaxed after the World Bank assignment of the fall of the previous year, was thrown into a frenzy and once again, they needed all hands on deck. This was a classic case of a communication breakdown. I had failed to communicate my exact itinerary, thinking that I had adequately informed the office of the date of my return. I then checked my email and had in fact communicated the wrong date. On the part of mHS, the fact that there were talks to take on a very demanding assignment was kept at upper-level discussion and took everyone by surprise that Monday. Luckily, due to the fact that the 21st century enables us to work from anywhere with a plug and a wifi signal, I was able to work remotely from Bangalore.

Clearly communicating about even the most mundane of itineraries is critical to the successful execution of tasks therefore, a lesson which, though it may seem obvious with any kind of work experience, was new to me, especially given the severity of the situation. While I had participated in countless team efforts and group projects before, if there had been a slip-up on any end, anybody else could have jumped in and helped out or the nature of deadlines allowed for some flexibility. However, in a small start-up team handling sensitive information and on an extremely tight schedule on a contract worth a lot of money, this behavior is impossible to maintain.

The all hands on deck nature of work in a small start-up also introduces a complicating factor when it comes to communicating with coworkers beyond awareness on deadlines or projects. Due to the long nights before a deadline and the common bond engendered by working for these giant companies and organizations, the team often becomes quite close and start-ups are famous for encouraging this type of bond in order to increase productivity. Thus, beers on Fridays and a trip to the mountains were perks of working for a small start-up. However, this meant that my coworkers became my closest friends, which made my experience in Delhi a wonderful experience of exploration and knowledge, but which complicated things professionally. Even with our bosses, the line

between friend and coworker was hard to draw. What was supposed to sound like a stern command or reminder instead came across as a more passive request and often personal affection for one another blinded us to the professional faults of the other, which, in light of the reliance of start-ups on quality human resources, can be dangerous.

Most dangerously, it prevented our bosses from being as honest as they should have been, and when the criticism came, it seemed alien, rash and undeserved at the time, because it had been festering for quite some time. In spite of this, mHS was a wonderful place to work precisely because I became so close with my coworkers and bosses, but maintaining the balance between work and play became seriously blurred at times, to the detriment of all of us.
Diligence

Professionalism goes beyond conduct between coworkers and attitude towards work and life in general. One often overlooked is intra-personal professionalism, when up until this point I've talked mainly about inter-personal professionalism. As such, intra-professionalism is a deeply personal matter, not easily transferred to generalizations. The development of intra-personal professionalism in my case resulted from the steep learning curve that came with entering a small start-up. Now I know that the high value placed on every employee, due to his/her scarcity, increases the pressure on the employee to turn out a high-quality product. However, I came into the job thinking a lot like in college, where my best had rarely if ever been required and I quickly figured out what was good enough and adjusted my habits accordingly, especially if it was a task that did not engender the greatest of enthusiasm. However, that figuring out never came, due to leadership. I worked away at my tasks and got compliments on the work, but when it came to tasks that I was not thrilled about, the quality of my work clearly suffered. However, I was not greatly reprimanded for the inadequacy of the output. Due to my status as a part of a friends group and due to the tight deadlines mHS constantly finds itself under, my bosses could hardly send back an email saying "This will not do! Work on x, y and z". Thus, it took several months before these issues were brought to my attention and I realized that I had a problem with diligence. In this case, diligence means not complete or not, but in how polished a product is. Working with architects who tend to be perfectionists brought home the fact just how lax I sometimes was. It is also a lesson that leaders must constantly strive to provide regular, honest feedback to employees if the working relationship is to prosper. How to be diligent, carrying something through to the very end and to a high degree of perfection remains a great challenge to me and hope that I can work on this in future places of work, who will challenge me as much as mHS has.

Diligence also extends to project delivery, as clarity regarding the completeness of output is further obscured in groups. If I work on a report with two other people and must write several sections, how good must the quality be? Invariably, every project writing and editing process goes through several rounds, but it is rarely clear how "finished" the

finished product should be. The easiest answer, of course, is "to the best of your abilities", but it is difficult to ascertain what this means, particularly if the best of your abilities is radically different from your coworkers, who may vary from each other in turn. Furthermore, the addition of time stress and juggling multiple projects creates an environment where "good enough" becomes a recurring ethos. I have often fantasized, even in university, that a submitted paper comes back as "F, Terrible work!" to jolt me to aggressively perfect future work, but so far, all I've heard is "alright!" Even our reports to the World Bank and other high-ranking organizations were not "graded" with the severity I expected. Stricter though than any professor had ever been, they nevertheless failed to comment on several issues that all of us saw while reading through it. The Bank itself, of course, is driven by deadlines and pressure to produce output, which may explain the lax "grading", but it is sad that quality should suffer when the goal is to turn out a high-quality product.

Lesson 3: Diversity

Opportunities:
India's diversity of people, religions, landscapes and incomes is also reflected in the diversity found in the development sector. This presents a series of opportunities and challenges, which will be discussed in turn in this section.
The opportunities in India's development diversity lie in the power of networking, location-specific solutions and scaling.

Networking:
India's immense population and the extremely large, even per capita number of NGOs catering to this population combines for a development sector that is both dynamic, multi-disciplinary as well as geared for large scale impact. From this comes the potential for networking and collaboration that is made even easier by the technology penetration which is increasingly connecting hitherto disparate parts of the country. Already, partnerships constitute an overwhelming proportion of projects, as this reduces fixed costs, though it requires more coordination and therefore could incur more variable costs. However, the benefits to be gained from partnerships and collaboration clearly outweigh the disadvantages, as the technical knowledge of each partner can be leveraged by the project for optimal results.

Location-Specific Solutions:
With India's diversity comes a demand for a variety of solutions which will adequately address every locale's unique needs, taking into account that locale's unique set of circumstances. Luckily for India, its development sector, at least on the local level, has risen to meet that challenge and the great amount of organizations active in virtually every space in India, from rural microfinance to urban waste management organizations have all adapted to their local conditions and found ways to positively engage with the community they are trying to help. With this excellent local network, it is up to the larger organizations like the World Bank or even the country-specific development

organizations like GIZ, USAID, DFID and SIDA, among others, to tap into this network and leverage the local contacts of the NGOs in order to entrench their programs for maximum sustainability.

Scaling:
A critical element of any enterprise and development initiative is to sustainably reach the greatest number of people. India presents an opportunity to relatively easily do just that as its size guarantees a large sample population for any pilot projects and a large enough set of environments to test out solutions. For example, India's village administration model called *Panchayats* provides a local governance structure that can be leveraged to test out solutions on a village level and thereby test out solutions on the ground, controlling for factors varying from locality to locality. Similarly, slum localities in large Indian cities can be positively leveraged until the solution is tested across the entire city. For reaching scale, India provides an enticing scale of populations that can be tapped, from the smallest community to the largest target populations in the entire world. Furthermore, thanks to the Indian government's prominent presence at every scale, there exist natural sustainable partners for almost every sector.
The challenges in India's development diversity lie in needlessly duplicating efforts, lack of coordination and lack of oversight.

Duplicating Efforts
When talking about the diversity aspect, India presents a double-edged sword. On the one hand are the opportunities listed above. However, the vast number of NGOs and enterprises that exist across India also present the biggest challenges to the development sector in India. The fact that not enough networking takes place results in vast inefficiencies that duplicate efforts instead of replicating them. It is important to draw the distinction here. In a country as diverse as India, replication is almost bound to happen naturally, but too often, from personal experience, projects are marred by inflexibility which do not allow for replication, which is essentially adjusting the solution to local contexts. Instead, in a well-meaning effort to help their constituents, organizations ignore pre-existing processes or initiatives which could be adopted in order to leap-frog some of the learning processes that organizations go through as their product matures. India's economy currently leap-frogs several stages of economic modernization, and though leap-frogging can lead to economies or organizations missing out on institutional learnings, not to take advantage of leap-frogging dooms the organizations to repeating inefficiencies which ultimately hurt their constituents.

Lack of Coordination
The aforementioned duplication of efforts is largely due to the absence of proper coordination within the sector horizontally between organization and vertically among different service providers. The plethora of people involved in the development sector is, as discussed in the section on "opportunities" is one of India's greatest assets, but the lack of coordination amongst these many actors leads to the aforementioned

inefficiencies and lack of learning. It is extremely difficult to coordinate amongst NGOs, as distance, language and modes of operating vary from organization to organization.

How is a Keralan NGO supposed to know of an NGO in Assam that tries to do the exact same thing, finance farmers for example, when they are separated by thousands of miles of land, culture and language. One might say that partners of partners could form a network, but too often, this network exists only in the heads of the people in the net. This means that even within organizations, the awareness of potential partners is limited based on the exposure of the employee. Too often then, potential partnerships do not arise and most importantly, mutual learning does not arise because of simple ignorance or an unfocused CEO that forgets that there is a similar organization to the one that a partner is working with. This problem need not be India specific but with the plethora of actors, it is most pronounced in the Indian subcontinent.

Lack of Financial Oversight
Again, a lack of financial oversight results from the double-edged nature of the diversity of the Indian development space. Indian organizations, on average do not suffer from a lack of funding. As in any sector, organizations fail and become defunct, but overall, the Indian development space is relatively well-funded. This has to do with the development infrastructure in place in India in terms of the familiarity of major funding organization with India and the fact that there exist a number of mature NGO players in the sector who have been able to consistently attract funding both from abroad and from within India. This entrenched system of finding funding, good for organizations though it is, too easy access to funding without proper financial oversight has resulted in organizational inefficiencies that prevent the organizations from adapting to changes in the sector, incorporating new technologies and adapting new ways of thinking. Thus, too many Indian organizations are frozen in time, doomed to follow the same NGO model that they were first founded upon. This negative trend is reinforced due to the strict hierarchies that exist in Indian organizations, which prevent employees from bringing up new approaches and instead perpetuating approaches handed down from authorities. In addition, organizations in which the founder still plays an active role are further hamstrung by the reverence inspired by the founder. The two compound to produce rigid structures that do not allow for the evolution of organizations.

Closing Thoughts

The point of a case study is to examine a topic of interest and through thorough research arrive at conclusions that will illuminate that topic for other readers. In this sense, the preceding case study fails on the condition of cheating, in that the topic at hand writes the case study. However, if the case study is to be submitted in an effort to illuminate the experience of Americans working in India, I believe it can be of some use. Working in another country will always elicit reactions unique to that person based primarily based on attitude and previous experience in different living circumstances. Nevertheless, aggregating the experiences of fellowship classes across the years will

inevitably form a mosaic of experiences that will reveal common bonds across all assignments and locations.

First, you are nothing without people. The realization of how dependent we are on others only strikes us as the number of people we know and can regularly get in contact with dwindles to less than ten, or thereabouts. Scary though it is, finding who to trust, who to call and who to confide to about fears and hopes is one of the most rejuvenating things about this fellowship.

Second, an experience of this is strangely confirming in many ways. Stripped of many things that are, at home, considered essential, it tests what is really necessary to go on and work and live successfully. Cliché as it is, seeing what makes us get up in the morning to deal with the now more arduous commute, the more difficult working environment and return to cook the harder to cook meal, is strangely reassuring and a deeply personal experience. Whether it be a sense of duty, sacrifice, stubborn determination, frustration at the world, idealism or a combination of those and many other factors, this experience invariably strengthens this factor and we emerge from this experience stronger in our beliefs and strengthened in our knowledge of our own capabilities, motivations and shortcomings.

The fellowship has, all things considered, been one of the best experiences of my life. As far as experiences in other countries go, there will be a divide between life pre-fellowship and post-fellowship. Were this case study to have an acknowledgment section, it would be filled with gratitude to countless individuals who, some in small, some in large ways, contributed to making this a once in a lifetime experience. Most of all, the fellowship has made me bolder in striking out on endeavors that I may know very little about. Though not always pleasant, the experience itself is valuable beyond reckoning. This fellowship experience is one which I wish everyone could undertake and wish the future classes the best of luck and success.