



## **SOUTH ASIA INITIATIVE** at HARVARD UNIVERSITY

2011 Summer Grant Report





## SOUTH ASIA INITIATIVE SUMMER INTERNSHIP PROGRAM

*The South Asia Initiative offers its Summer Internship Program for 2012.*

The goal of the Summer Internship Program is to enhance scholarship in salient issues impacting the region by developing sustaining relationships between agencies in South Asia, and students and faculty at Harvard.

*To read complete grant reports and learn how to apply, please visit: [southasiainitiative.harvard.edu](http://southasiainitiative.harvard.edu)*

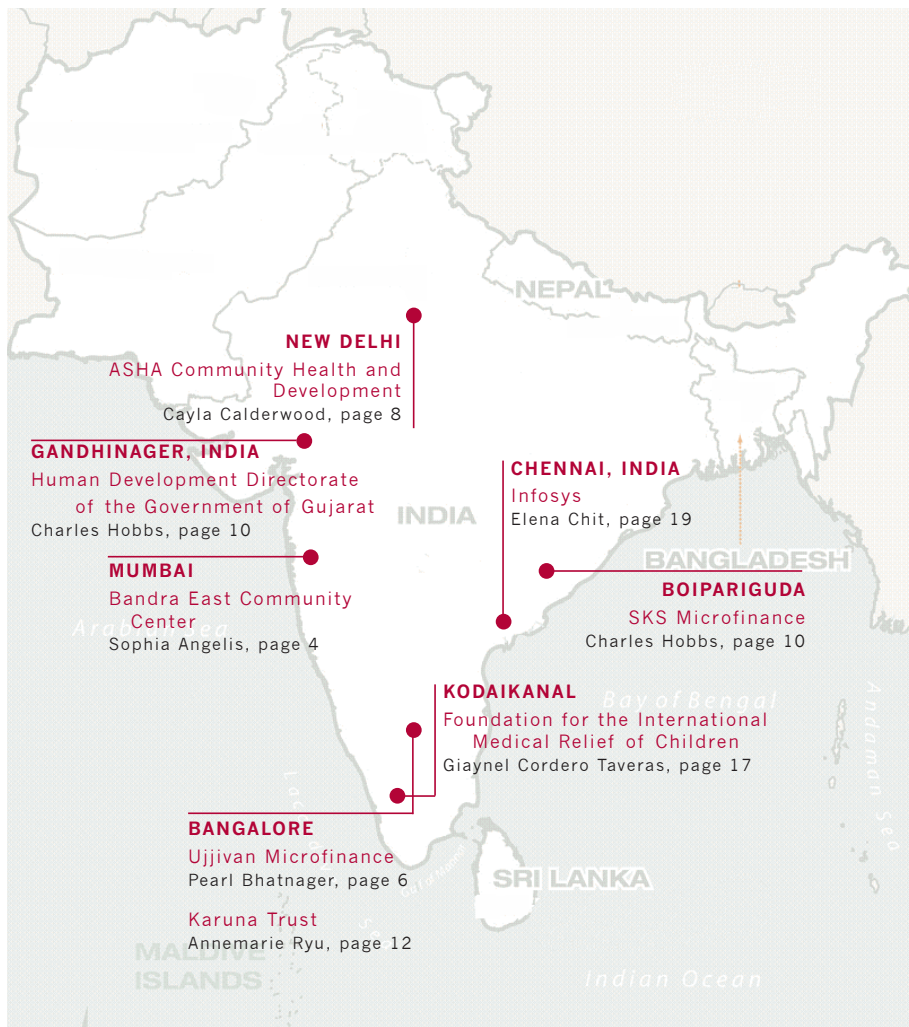
## 2011 Summer Internships Grant Report

## SAI Internship Program

The South Asia Initiative offers summer internship grants to undergraduate and graduate students interested in gaining hands-on experience in South Asia. The goal of the Summer Internship Program is to enhance scholarship in salient issues impacting the region by developing sustaining relationships between agencies in South Asia, and students and faculty at Harvard.

For information on how to apply visit:  
[http://southasiainitiative.harvard.edu/funding\\_internshipsites.html](http://southasiainitiative.harvard.edu/funding_internshipsites.html)

## 2011 Internship Sites







Right: A roadside seller cuts and feeds sugarcane through a press to extract the juice – a refreshing drink enjoyed by the Mumbai locals. (photo credit: Sophia Angelis) This page: Sophia Angelis plays during some downtime with her students –the boys of BECC in Mumbai, India.

Sophia Angelis

## **Bandra East Community Center – Mumbai, India**

In addition to the profound experience of just living in Mumbai, my internship afforded me with more of those things I came to value most during my time in India: a chance to build relationships, a chance to learn about the strange and bewildering place I was living in, and a chance to do something to help with my host city's problems.



**“Every one of the opportunities I had to feel like I belonged in Mumbai, that the city was my home, was something for which I remain extremely grateful.”**

I spent my summer working at Bandra East Community Center. BECC is a locally run NGO that runs diverse programs, ranging from microfinance to vocational training, that benefit the surrounding slum community. As an intern, I was able to observe these programs, interacting with their beneficiaries and receiving helpful information about the

programs from BECC staff that enriched my understanding of the organization's operation and areas of impact. However, while I benefitted immensely from these interactions with BECC's managing staff, who generously took the time to teach me about their Senior Citizens programs and take me on incredibly informative walks through the slum colony, the bulk of my time was dedicated to interacting with the 48 young boys who call BECC home.

I was given little direction by the center in deciding how to spend my days. Though this was initially disorienting, I grew to appreciate the availability of unstructured time that allowed me to work to gain the boys' trust. I spent my first days at BECC just talking with the children, letting them teach me cricket and carrom and how to eat a mango off a tree. Their English was far from perfect, but I was impressed and grateful to find that most of the children were capable of carrying on basic conversations, able to tell me about themselves, tell me what they wanted to do that afternoon, and tell me what they needed my help with. Quickly, I started designing projects for the boys. We began with painting pictures, making paper-plate masks for our faces, and tracing our hands onto paper. As I grew more confident and effective with communicating with the boys, my projects became more educational. We painted the alphabet in big letters, drew and labeled life-size drawings of our bodies, and worked on illustrating short stories we wrote together, often featuring a young boy named Raju and his cauliflower and monsoon-filled escapades.

Pearl Bhatnagar

## Ujjivan – Bangalore, India

We were buying cloth at the local marketplace in India. We bickered about prices and colors and textures in accents different from the ones the locals would bicker in so the elderly man whose sons ran the shop asked us where we were from. In my broken Hindi, I told him we were Americans and in his Urdu, he asked us where we worked. We told him we worked at a microfinance institution that gave loans to women who could not receive them from banks. He was so impressed that we were doing something socially conscionable that he asked two Americans to break his Ramadan fast with him and share in his only meal of the day.



Wood carvings and masks are sold in the local marketplace. (photo credit: Pearl Bhatnagar)

My internship at Ujjivan microfinance bank started off slow. I spent many hours in the library re-reading procedural manuals the company had handed to me. But through observation, I learned much about microfinance institutions that I was unaware of before this summer began. Although Ujjivan microfinance cannot be representative of all microfinance institutions, it is a reputable MFI with a customer base that is a million people strong and has numerous honors awarding it on its transparency and social performance... We set up my main project, which focused on the initial development and research behind a flexible repayment schedule for those clients who take out the larger Individual Loan offerings. As per the current system at Ujjivan, as well as at all microfinance institutions, clients produce a flat monthly installment towards the repayment of their loan. This can be problematic

for those women who have seasonal businesses: though they must yield the same amount of money to Ujjivan every month, they are not necessarily earning the same amount of money from season to season. A new flexible repayment schedule would reflect the cash flow cycles specific to the woman's business. The premise is to collect a larger proportion of the loan installment during the prosperous months and a lesser proportion during leaner times. Given that these clients are neither financially literate nor have access to formal savings accounts, the projected benefit to the customer would be twofold: for one, she would not have to worry about her family spending her savings for consumption purposes—these additional funds will be funneled to pay off her loan. Second, she would be less likely to subtract from other segments of her budget, such as household expenses, to repay Ujjivan during off-peak periods.

**“My results show a clear seasonal trend for the sari shop owners, and Ujjivan in the coming months will figure out if and how to proceed with a flexible schedule repayment system.”**

I interviewed twenty-five women—sari sellers and petty shop owners—to determine the month-to-month cash flows and festival-based seasonality of their enterprises. Each interview was lengthy; an average of one hour was spent with each woman, mostly due to the nature of the survey but also partially due to the language barrier. Given that I am semi-fluent in Hindi, I mostly interviewed the Muslim women who constitute a very large population of Bangalore. Their Urdu was similar enough to my Hindi for us to hold a conversation. With the noble efforts and help of the Ujjivan field staff (who put in so many hours with me with the utmost patience), I was also able to interview those women who spoke a broken Hindi-Kannada mix. My results show a clear seasonal trend for the sari shop owners, and Ujjivan in the coming months will figure out if and how to proceed with a flexible schedule repayment system.



Cayla Calderwood  
**Asha – New Delhi, India**



On an average day in Delhi I would wake up in the Asha guesthouse around 8 every morning, and make myself breakfast with the other girls volunteering for Asha. In my guesthouse we were all volunteering for the English program which made it easy for us to find help or support after a tough day. Our guesthouse was very close to where Dr. Kiran, Asha's founder and director, lived with her husband Freddy Martin, Asha's associate director. So around 9 Freddy would pick us up and give us a ride to the office where we could use a photocopier to print off any worksheets or quizzes for that day of class. From there we would each catch a bus or rickshaw to our respective slum colonies and then spend the day teaching. After work we would make ourselves dinner in the guest house, order in from a local restaurant or eat out.

Weekends for the most part we were left to our own amusement. The other volunteers and I often planned trips every weekend either around Delhi or throughout northern India. In my time there I visited Agra (site of the Taj Mahal), Jaipur or the Pink City, Corbett National Park and Amritsar. Traveling was one of the most rewarding parts of my time there because it gave me an opportunity to better understand not only how the slums that I saw in Delhi were formed but how people had lived before moving to the slum. It also gave me a much broader and deeper insight into Indian culture and how life worked in the country as a whole.

The work itself was simultaneously rewarding and incredibly tiring. Sometimes we would be overwhelmed by the sheer bulk of the problems that children and adults alike were struggling to overcome in the slums. For the most part, however, I was just delighted working with the children. They were constantly giddy and laughing (at least the girls, the boys were much more stoic) and eager to be learning.





This page: ayla Calderwood and other volunteers visited sites across India, including the Taj Mahal in Agra. (photo credit: Cayla Calderwood)  
Left: photo credit Cayla Calderwood





Charles Hobbs

**SKS Microfinance – Boipariguda, India; Human Development Directorate of the Government of Gujarat – Gandhinagar, India**



I should probably note that the actual work I completed in India was somewhat different from that for which I originally applied. Although my grant request was originally approved only for work with SKS Microfinance in Boipariguda, I actually spent about half of my time in Boipariguda with SKS, and the other half conducting research with the Human Development Directorate of the Government of Gujarat. The rationale for doing so was that I could learn more from the synergy of the two—micro and macro, rural and urban, south and north—than I would have from either experience in unison. Having the flexibility to make this change was fantastic, and doubtless enriched my time spent in country.

Regarding the experience itself, it is, I think, not an overstatement to say that my summer drastically changed the way that I perceive a significant region of the world.

As a student that has not had the opportunity to travel widely, my summer—more than anything—put a face to a culture and a nation that was once very distant. India is very much a land of quite stark contradictions. As is probably the case with most first-time visitors to the subcontinent, it was surely the poverty that jarred the most, initially; but over time, I also came to struggle to achieve some degree of understanding of the many-faceted Hindu faith. The task of intellectually reconciling my experiences is one that, for me, will be ongoing for a long time.

My remaining two years at Harvard have certainly been impacted to a significant degree by my time abroad. This can perhaps be seen most clearly in my course selection for this semester: three of the five courses that I have selected are titled “Hindu Art and Culture,” “Comparing India and China,” and “Urdu/Hindi 101.” For my looming senior thesis, I am very much contemplating the possibility of focusing on some aspect of Indian society. Without the SAI grant, I doubt that any of these would have been under serious consideration.

Annemarie Ryu

## Karuna Trust – Bangalore, India

Hours of conversation; hours of sleep. Never before I came to India had I been led to believe that conversation and sleep were interchangeable, but my last few weeks in India have left me sleep-deprived, talked-out—and energized. Instead of sleeping and in addition to doing work for two big projects, I have been talking endlessly to the people around me: the pregnant women and mothers attending primary health centers for antenatal care checkups and infant vaccinations; the NGO staff members working at their laptops in the central office; the auxiliary nurse midwives traveling between primary health center, subcenter, and village households (to care for far more persons than one woman can realistically keep track of herself); and—last but certainly not least—the agriculturalists believing enough in an indigenous undervalued fruit, the jackfruit, that they would help a crazy American (i.e. me) to set up a supply chain leading to the U.S. market.



**“What I’ve gained from these conversations includes a deeper understanding of India’s rich, diverse, and ancient culture, of my reasons for coming to India, of my reasons for choosing to be a pre-medical and pre-business student, and of myself.”**



What I've gained from these conversations includes a deeper understanding of India's rich, diverse, and ancient culture, of my reasons for coming to India, of my reasons for choosing to be a pre-medical and pre-business student, and of myself. More important than these things though, I feel, is the strong relationships I've gained with the people my work here serves. These relationships put a human face to hardships I have never experienced and had never before known personally. These people do not merely justify my spending hundreds of hours to create a comprehensive text-message healthcare reminder program involving patients and providers to increase infant vaccination coverage and utilization of antenatal care and to set up a processed jackfruit product supply chain. These people motivate me to work harder in these endeavors. I seek to assist the people who have been extremely kind to me but have so much less than I, simply by the chance—for me, the good luck—that made me the child of two physicians in the U.S. and them the children of farmers and street salespersons in India.



Left: Annemarie Ryu wearing a sari (center) with the staff of a Karuna Trust primary health center in rural Karnataka, India.  
This page: A local man extracts the bulb of the jackfruit, a popular summer fruit in India. (photo credit: Annemarie Ryu)

Kristina Tester

## Asha – New Delhi, India

Everybody who has been to India describes it as an attack on the senses; the smells, the noises of the city, the vibrant colors of street vendors, saris and temples, and the sense of desperation and hope that pervade every crevice of the country combine to make India a formidable place to enter. After spending a summer living in Delhi and traveling throughout Northern India on the weekends, I can't contest this description. However, as much as India may attack its visitors upon entrance, when it bids goodbye to them, it leaves them with a distinct impression that they have said goodbye to an ancient, exotic, and vivacious old friend.

I spent the summer working in a slum, teaching English to a diverse group of students ranging from 7-year olds to 22 years olds, five days a week, for seven hours a day. The slum I worked in, Kalka Ji, is one of the largest in Delhi and is home to 14,000 people. Upon entering the slum, one is hit by the smell of garbage and feces, which lingers throughout the entire day. It was a scent I came to inevitably associate with work, mostly because Asha's center in Kalka Ji faced the open waste-field, where all of the slum-dwellers went to the bathroom. The center is a four-room complex, which houses a sparse medical room which the community health volunteers use as a base, a room with four computers that were donated so that students can practice their typing skills, and a small room, about 9 by 12 feet, where I taught English to 70 kids in the sweltering Delhi heat.

The poverty that slum dwellers live was, even after a whole summer, still shocking for me to see. The filth, sewage and waste that residents of Kalka Ji spend their lives in seem to be ignored by the Indian government, middle and upper class. But after spending two months in Kalka Ji, I firmly believe that it is amidst these squalid conditions that incredible hope grows. I spent time visiting the students in their homes (which are small huts or shacks crammed down slum alleys) and meeting with their families. Listening to their stories, struggles and dreams, I came to appreciate that resilience, determination and perspective can only be cultivated in conditions like these. I have the utmost respect for everyone I met and had the pleasure of working within Kalka Ji, and know that the students I had the privilege of working with teaching will go on to do great things with their lives. At the end of the summer, we made goal charts with my two advanced classes, to help my students figure out how to accomplish their dreams. As I went through each chart, I saw the future doctors, lawyers, engineers, and environmentalists who will one day, no doubt, contribute to India, but who will also remember the communities they came from. Indeed, at the bottom of five goal charts was written "Mam I want to help those people who are less fortunate than me".

Emily Yorke

## **Asha – New Delhi, India**

Cape Breton Island, Nova Scotia, Canada and Delhi, India could not be more different in culture, yet I experienced only a brief shock during my summer in South Asia. The culture shock was not when I entered the slums for the first time or when I haggled over an auto rickshaw ride, but for the first hour and a half in the jeep with the driver from Asha (the non-governmental organization for which I was working this past summer). It was about midnight when I stepped off the flight from Zurich and into the Gandhi International Airport in Delhi. I met a man at the airport exit gate holding a sign saying Asha and my name. I was wide-eyed and stunned, trying to cope with the sudden humidity and my surroundings. As we approached the Asha vehicle, I instinctively walked to the right side, forgetting that Indians drive on the left side. I was inadvertently signaling to the driver that I was going to drive, however since he spoke only Hindi and I spoke none, we had an awkward moment of gesturing until I realized what he meant.

After having been arbitrarily stopped by parking police, presumably wanting the Asha driver to pay him, we set off into the streets of Delhi. It was then that I was truly hit with culture shock. The amount of people still out and about past midnight, the rough highway roads, the overly aggressive drivers who paid no heed to “regular” driving laws, and the generally decrepit state of infrastructure was entirely foreign to me. It certainly was not what I had been expecting or how I imagined India. It was one thing to see India in pictures or movies, but another to be living there. I had a moment of

“Emily, what did you get yourself into?” as we were weaving and twisting through the dark Delhi streets. I quickly grew accustomed, however, to India and its unique culture. The other English teacher volunteers (ETVs) with whom I lived for the summer answered my flood of questions and showed me the ropes of life in Delhi. The ETVs were invaluable for their information and support, making my settling in experience seamless... I would suggest finding an NGO that has a support network built and ready for your arrival to ensure a smooth transition into Indian culture.

**“Cape Breton Island, Nova Scotia, Canada and Delhi, India could not be more different in culture, yet I experienced only a brief shock during my summer in South Asia.”**

Paolo Singer

## Ujjivan Financial Services – Bangalore, India

I step off the 25-hour, 3rd class train journey from Mumbai to Bangalore. I depart with the Indian bunkmates I've spent the last day and stumble down the stairs. My head is spinning from food-poisoned roti I ate the night before and the fun side effects that ensued. It's 8:00am and I have one hour before my first day at work with Ujjivan. Driving past swirls of congested traffic, cows, rickshaws, street stalls, pedestrians, and young children running on the roads, I am introduced to the sensorial overload, the daily power struggle, and crowded niches of Bangalore, from the inside of my first (and last) four-wheeled taxi of my summer abroad in India.



I spent the next month and a half of my summer in Bangalore working for Ujjivan Financial Services, a national microfinance institution, and Parinaam Foundation, a non-profit sister company with programs for the ultra-poor. My goals going into the summer were to understand the scalability of new microfinance models that did not require financial group guarantees; to understand how society and culture influence the effectiveness of micro-loans; and how micro-loans can help people living specifically in urban slums.

After meeting with all the directors of the company and the CEO, Samit Ghosh, I was encouraged to focus on a project I found interesting within the company and to make a final presentation at the end of my internship with recommendations for improving the profitability and social impact of the company.

Through this internship I learned the power one idea can have in affecting change for millions, and the importance of sustainability and its incredible limitations to create meaningful impact. I learned from leaders in poor communities who have built small businesses off extremely limited capital; from the stories of hope, failure, and success of the street children, their mothers, the tea waiters in the office, the loan officers and their secretaries, the managers and their families. And, last but not least, I learned how to love being a vegetarian and find spiritual happiness in the midst of a functioning chaos.





Left: Paolo Singer conducts a field interview in an Ujjivan customer's home.  
This Page: A local Ujjivan bank branch is located on a bustling Bangalore road.  
(photo credit: Paolo Singer)

Giaynel Cordero Taveras

## Foundation for International Medical Relief of Children – Kodaikanal, India

This summer I volunteered for a non-profit organization called the Foundation for International Medical Relief of Children (FIMRC) in Kodaikanal, India. The organization was founded in 2002 with a mission to provide medical access to all children. The organization has volunteer locations in many countries with a wide variety of services depending on the needs of each community. I chose India, because I saw it as a challenging and rewarding experience. Not speaking the language, and being unfamiliar with the country made my volunteer experience truly memorable.

**“I could not help but feel touched that I had been granted this opportunity to live and experience this region of India and make a small difference in the lives of the families belonging to the poor farming community in Kodaikanal.”**

As a volunteer, I chose to spend most of my time at the crèches. In the mornings, the teachers, the volunteers, and I picked up the children at different stops throughout the village and brought them over to the crèche. After playing and comforting them, we would give them breakfast. After they finished cleaning up, we would take them out to play. Some days while the children played, the volunteers from FIMRC and I visited the homes of the families of the children. We conducted a survey of the living situation of these families, asking mothers questions on their living conditions and their health and hygiene. These questions were designed to make sure that the children did not live in a dangerous environment and that the living conditions were up to World Health Organization (WHO) standards.

Although I did have a translator, I found it challenging not being able to communicate by myself with everyone in the town. Thankfully, even though I couldn't verbally communicate with the children, I was able to communicate through gestures and facial expressions. I was amazed by how friendly the children were toward the volunteers and how quickly I was able to gain their love and affection. There is no feeling like that of a child whom after only knowing for a couple of minutes, clings on to you and rests his head on your shoulder. It was a truly memorable experience - one that has helped me grow.

After returning from my trip, I have gained a different outlook on the world. Moreover, I feel that this trip has helped me mature and become more responsible. It has also strengthened my desires of pursuing medicine. Sincerest thanks to the South Asia Initiative Summer Internship Grant for providing me with an educational experience that I could not learn in a classroom.

Elena Chit

## **Infosys – Chennai, India**

A valuable lesson I took away about organizational leadership and what it means to be responsible for other people, occurred during my second week, when my project mentor and I, as well as another board member, met with our development centre (office) head, Balakrishnan Sundarajan, or “Bala,” for short. This meeting involved Bala giving me a high-level overview of my project – ideas on organizational mission, vision, strategy, operations, governance, communication - things involved in any functioning organization, whether for-profit, non, or somewhere in between. While I was blown away by how logically, succinctly, and clearly Bala explained his thought process, what made me respect him even more was his humility -- Bala consciously decides not to sit on our office’s corporate social responsibility group’s governance board because he realizes that people will take whatever ideas he offers out of his mouth as golden, but he wants them to consider ideas rigorously on their own, and not just accept them because they came out of his mouth. Here I was seeing a man in charge of 15,000 people, who knew that the organization was an entity beyond him, and that he had more power for impact through promoting a culture where anyone can contribute valuable ideas. Real leaders know when to step up, and when to sit down. For that, I respect him immensely.

Overall, my work life went very smoothly – in the first few weeks, the largest psychological adjustment I had to make was that of being the only non-Indian on campus. For the first time in a long while, I felt very conscious of being different and not fitting in with everyone around me. At the same time, I realized that diversity in India runs in the opposite direction of that of the United States – in India, people may all be of one race, but speak hundreds of different languages, while in the U.S., everyone looks different, but we all speak English. Half the fun with my co-workers was going for our daily 10:15 am coffee and tea breaks, and learning about how to say words in Telugu vs Tamil, or how saris are wrapped differently based on one’s province, and how even the local sweets differ in taste by region. I hadn’t realized that there could be so much diversity in one place, and I think in interacting with my co-workers, learning more about their backgrounds and hometowns, I really gained a better sense of how large the world is.



The  
SOUTH ASIA  
INITIATIVE  
at Harvard University

The South Asia Initiative  
CGIS South S427, 1730 Cambridge Street,  
Cambridge, MA 02138, USA