

Of Deepening Democracy, Financial Inclusion and Organic Detergents: Whither Development?

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Seeds of wisdom buried in jest! Categorising those who are involved in the 'Business of Do-Gooding', the article compels us to look at what motivates us in our endeavours to work for the rural poor

A lot of water has flown under the bridge since 1981 when I wrote a rather short and, I thought, pithy note, 'The Business of Do-Gooding'. The Late Sanjay Ghosh and many other *developmentwala*s had gone on to condemn or praise the arguments in that note. Some of them naturally raised very valid questions about the locus standi of a 25 year-old, who had then seen only a little of the country and even less of development organizations.

The argument presented was that development interveners needed to (a) get over the unnecessary debate about the ethics of intervention, (b) learn to focus more and (c) attempt only those tasks that are within the reach of their resources and implementation competence. Since then, I guess I have gained much poundage and lost much hair. The combination significantly reduces the propensity of anyone questioning my locus standi.

The intervening decades have been quite pregnant with changes. That period of the late seventies was followed by a decade when people talked much about community based, participative and sustainable development, and then by a decade when people talked about sustainability, gender and equity. We are now in an age when the heavy burden of all these words is further augmented by the weight of high-minded and long-winded expressions about rights, empowerment and accountability in governance. So how does the development discourse and practice seem now?

In the current scenario of development action and discussions, I notice three broad buckets. These are named here as 'deepening democracy', 'financial inclusion' and 'organic detergents'. The names serve to symbolize, rather than exhaustively describe, these

buckets. These names, of all other possible names, have come about because of a recent conversation I had with a *developmentwala* of the clean-shaven *kurta* type. (Men in the development field broadly come in three categories: the bearded and *kurta* type; the clean-shaven and *kurta* type; and the scraggy cheeked or unshaven but in human dress type. The well-shaven and human dress specimen is either the heartless corporate fellow or a bureaucrat. Now that is called keen observation and incisive analysis!) The buckets are presented sequentially in increasing order of 'tangibility' and decreasing order of 'cogent development content'.

Let me start characterizing them or rather caricaturing them. I will strive to introduce the same degree of irreverence across all three caricatures lest I be accused of bias. After all, familiarity does breed, at least in this case, irreverence.

Oh, and by the way, due to sheer compulsive consistency, I must put everything and everyone in a pigeonhole. So I am going to categorize the readers as well. They are basically of five types. The first type, perhaps the most sensible, will ignore this and not read this at all. The second, not wishing to be found wanting when a donor officer writes something, will read and dutifully laugh and perhaps email his appreciation. This is the organizational equivalent of *sarve gunaha kanchanmashrayante*. The third will read a huge insult in what I have written about the

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bucket in which they think they find themselves. The fourth will laugh it off and watch a *saas-bahu* TV serial. And the final one will take me very seriously and search for those seeds of wisdom that I have mentioned in the title. A chamber of mirrors with tricks does have similar

categories for its visitors. So that's all this is: a tricky mirror. What the reader reads into this article is more a reflection of what is in his mind. I offer no apologies. Stop reading, if you are sensitive! And all the seeds of alleged wisdom are accidental.

DEEPENING DEMOCRACY

'Drishya jagat ka shabdbrahm me niraas!'

This bucket has a wide spectrum of *developmentwalahs*, whose ideologies differ widely but who have one thing in common: pretentious verbosity. That such verbosity often turns out to be vacuous is not really material. The proponents are, perhaps, far too busy writing unreadable pieces of theoretical constructs and elaborate conceptual frameworks defending their ideology, to actually go out and practice what they preach. 'Development as transformation', 'engendering development', 'nurturing identity to allow human potential to flower', 'deepening democracy', 'expanding civil society spaces', 'people's articulation and voices', 'alternate development', 'social capital' and other such high sounding terms crowd the deepening democracy bucket.

This really is the rarefied realm of the intellectual *developmentwala*. This world has some pre-requisites or ground rules. One of them, for instance, is that if you are a male, then sporting a beard and wearing a *kurta* is mandatory. Second, if the reader understands whatever you write in the first

reading, you are not a bona-fide member of the world. 'Transparency' is everywhere except in writing. Third, you cannot quote any Indian scholar because doing so clearly flouts the most basic norm. Fourth, you must sing wholesome praise of the abstract thing called 'cultural heritage of India' but if you have to discuss anything concrete about India at all, it must be in a dismissive, derisive manner. Fifth, the only things pertaining to India allowed a mention in your write-ups are: the Mahatma, Tagore, Amartya Sen and the Bhagvad Gita. Next, in practice, you believe that the stage for development lies in or in between the India Habitat Centre and the India International Centre. Finally, anyone seeking a touch of verifiable reality in what you say or do must be looked through or otherwise ridiculed, ignored and banished.

Over time, however, two things seem to happen. The first is that despite the best efforts, people do start demanding some reality check on the 'discourse' of the member of the deepening democracy bucket. Now, this is dangerous. You cannot actually ask an adept 'hot air merchant' to defile himself by doing things on the ground. Yet, to retain an omniscient image, he has to demonstrate something. And that he does by taking recourse to even more rarefied verbiage. So he produces even less readable papers, thus leading to the destruction of one more tree to produce copies thereof.

Two consequences follow. His slot as a speaker in the next global 'Hot Air Forum' is assured. And the novelty of the new formulation keeps the pressure for reality check in check. There is one more consequence—when the ruling elite changes, these ideas are sent to the nearest junk-bin. The purveyor of the older 'formulation' of the bucket now has to scurry around to keep pace to remain relevant. Most

of them, in such circumstances, choose the lofty position that the world must learn and keep pace with them and not the other way around. The new regime has its own 'hot air merchants' and so the struggle to juggle new words with old ideas is an on-going struggle.

FINANCIAL INCLUSION

Yehi hai right model, baby---ahaa!

This bucket comprises those *developmentwalahs*, who address some concrete and complex problems faced by millions in real time and space, and not just in the India Habitat Centre. The concrete problems they address could be many: 'watershed development'; 'reproductive and child health'; 'crop improvement'; 'school education', etc. Whether due to their own preferences or due to circumstances, the members address such problems in different ways. Naturally, the personnel of each intervener is completely persuaded about this particular way being the only sensible way and that everything else is rubbish. That is why each of them believes in the sub-title: *yehi hai right model, baby!* The *ahaa* comes in validation, which some of them reach.

The chief requirement for this approach to flourish is that its implementation must be in very poorly connected remote locales in the middle of nowhere. Just see the history: Dahod, Jamkhed, Mulkanoor, Chitradurga... consequently, only the very pious pilgrims make the sacred *yatra* to these far-off locales to learn from the model. (By the way, the biggest mistake my mentor made was that in addition to Anand, he also ran his model in far more reachable locations such as Vadodara and Guntur!). Oh yes, the pesky consultants (what I was till 2005) and process documentation fellows also go there.

But in case that happens, these consultants, by and large, create no problems, knowing which side of the bread is buttered. And the donor honcho goes there basically to lay a foundation stone or to cut a ribbon. As a combined result of all this, like some excellent pickle, the reputation of the model keeps improving and the halo around it becomes larger. Quite a good piece of work to begin with, over time, the model becomes a sort of a legend about which everyone must speak in appropriately respectful tones. And remember to end their statements with 'Amen'!

This ethos creates the situation wherein the world that the *developmentwalahs* live in becomes sanctified. This situation is further compounded by the conviction of each of the 'financial inclusion' bucket members has that, "My job is not to solve this problem for every place and every person. I am demonstrating how to solve the problem by solving it my way. I am showing a way. It is for others to learn lessons from my work and replicate it wherever they want it to work."

If everyone were to say the same thing, the logical question would be: who are these others who will learn from the models? Usually, there are none!

An unintended consequence of the 'financial inclusion' bucket methods and models is that they breed a whole new faction of people, who make their careers out of studying the specific model and producing new wisdom, where the scope for doing so, is limited. And then there are seminars and round-table conferences to propound the wisdom. After all, for us argumentative Indians, hair splitting is not just a pastime, it is a national passion! In effect,

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it sort of adds to a substantial class of 'hot air merchants', who, over a period of time, become more prominent than those who evolved the financial inclusion bucket models in the first place. And the reluctant consumers of their verbosity can claim familiarity fairly easily, if not actual expertise on the subject purely by reading and, at times, without even visiting a single solitary site of the implementation of the model.

ORGANIC DETERGENTS

Yeh duniya hai ek Excel sheet!

This is the bucket of *developmentwalahs*, who are faintly reminiscent of bubbly pups at the life-stage of cutting their teeth. They are very vivacious, charming and exceedingly tiring! They keep sniffing at everything, trying to bite off many things at the same time and jumping around so fast as to leave a whirr of a continuous canine movement caused by the persistence of vision.

Concretely, the bucket refers to interventions based on very specific, narrow inputs that claim to contribute discernibly to a class of people or a class of problems. Usually, the bucket relies on either some technical innovation or some innovative application of a known technology or, at times, even an innovative juxtaposition of known data, to produce an output that is claimed to be developmentally relevant. The proposed interventions are strictly supply side. The subjects—actually more often the objects—of this all new class of development actions are treated as passive recipients, (whom the *entitlementwalahs* have anyway reduced to invertebrate supplicants). So the other sub-title could have been: '*Yeh duniya hai ideas ka junk bin*'.

A junk bin cannot resist, no matter what is pushed into it. Some dumb government department, presumably headed by a fellow who has returned from his 'sabbatical' from the 'Land of Revelations', ably assisted by a private charity, become collaborators with the pup, to try out his nine-day marvel. They are expected to provide the 'platform' for experimenting or implementing, and, of course, the seed capital (to use the contemporary language), and help ramp up the solution to its break-even point beyond which it 'becomes commercially viable'.

Sweet youthful faith in miracles and oracles—or rather, given the context—in Oracle and miracles! Anglophone and tech-savvy, the proponents speak the contemporary language of philanthro-capitalism: business plans, impacts and impact pathways, revenue models, measurable outcomes, metrics for measuring progress and so on. Quite often, the bucket members refer to pilots, which have been tried in some tin African country, the President of which has the same complexity to manage and hence has the same savvy as an average BDO in India. If not a certified product of the University of Universal Wisdom (Indian graduates from Indian institutes, try your luck elsewhere!), the chief quality needed to get access to the dumb department and the charity is an 'accent'. The mentor of the bucket member, as well as the member himself, is persuaded that India is, after all, no more than a collection of say 5,000 of these locales for the pilot. And hence relevance is taken as a given.

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The rest of the game is conducted by the convenience of Microsoft Excel. The world is an Excel sheet, development action its pivot table and it is only a matter of pulling the cursor down to reach every one with the wonder solution. Their write-ups are replete with meaningless global comparisons on parameters pertaining to various aspects (such as the number of potatoes eaten every week or the length by which toe nails grow every day).

India does not seem to fare too well, either on the potatoes or on the nail growth. There is, and must be, a thundering silence in the write-up about the proven and successful models and work in the same field in India. Oh God! No, never do that! That would introduce an unwise comparison with the pup's thesis. And how can you do that? Is the first axiom not 'The white man's world knows'?

All resistance to such write-ups is ascribed to the objectors being retarded, or retro or senile, if not actually green with envy. Chief attributes of the proponents are: actual white race or its conceptual equivalent in the form of degrees, the right lingo and idiom, spoken with the right accent and, of course, a complete disdain for any inconvenient brush with Indian reality.

The above is more a commentary on the naivety of our development supporters rather than any implied villainy on the part of the pups. The pups are sweet and innocent. They are well-meaning and genuinely enthusiastic. They are quite willing to rough it out in the settings in which our *developmentwala*hs

work. When they do that, they become even more charming. While their personal idealism is without question, the naivety of the idea and of the supporters remains unquestioned.

The pups with staying power inevitably broaden their engagement, become much less preoccupied with the original nine-day technical marvel they wished to introduce in the communities and become more useful. But unfortunately, they turn less bubbly. I could name some great people as examples of this marvellous metamorphosis. A fair, if not a large, number is very eager, however, to count their chicks before the eggs hatch. These men can be trusted to restrict their development activity to the Excel sheet to demonstrate how their business plan will become op-ex neutral in three years or some such pie in the sky. They might have some tiny little pilot in some remote place.

Foolishly, if they actually try it, they build it through sheer verbiage into a legendry success. Because many funders restrict their own travel to city limits, and their own analysis to cursory reading, the ploy certainly works for a while. But shoeing all the pups is a bad idea. Perhaps today's old dons also began as such bubbly pups?

A MAYAVAD OF THE DEVELOPMENT WORLD

Granted that each respectable member of each bucket thinks he is the messiah for whom the world has been, in fact, waiting for centuries; do any of these fellows really

accomplish anything that is significant? Do people, the all-so-necessary disenfranchised, oppressed, backward poor really benefit from their noble acts? Or are the developmentwalaahs, essentially catering to their own needs?

accomplish anything that is significant? Do people, the all-so-necessary disenfranchised, oppressed, backward poor really benefit from their noble acts? Or are the *developmentwalaahs*, essentially catering to their own needs? *Atamnastu kamay sarv idam priyam bhavati.*

This is the most insensitive and irresponsible question you would say, not allowed for the attendant of a chamber of funny mirrors. But consider this. Vasant Sathe's colour TV push of 1982 may have caused the complex chain of TV invasion in villages, which became the hardware base for the media explosion

and that, in turn, has led to much education about reality among the masses. The change in policy on subsidy for rural telephones, from per connection to subsidies on shared towers, has led to a huge explosion in tele-density, which has made India so much smaller. It has also caused the Internet invasion. And both have, in turn, ushered in myriad 'technology enabled' changes in the lives of the people. Have they led to development? Or has the long-winded lecture of the deepening democracy fellow led to any changes? Have RTI and MNREGA led to greater change in the work of the financial inclusion bucket fellows? Do these worthies and their donors not create, and desperately try to maintain, a very self-serving illusion about their efficacy and the far-reaching impact on society?

Of course, there is evidence that an occasional Munnibai has become bold enough to speak with the Collector and we can be proud of her and of ourselves, but is that impact really enough for all that we have gone through?

It is a great illusion, of course. It is an illusion that enables us to think so highly of ourselves and can even lead others to hold us as shining examples for the younger folk to follow. Perhaps, it is an illusion that serves two purposes. First, it does contribute to the overall fellow-feeling and attracts some idealists to the fold. And second, it is so necessary for us to continue to believe we were right and proper in denying ourselves the opportunity of chasing big money in our careers.

But let us reflect a little deeply. There is the story of the old Brahmin, who went to complain to 'Him' saying that although the King and all the Court revered him, he still was so poor that he had to feed his child a solution

of flour pretending it was milk. Was that fair? And He replied: "You can have either all this respect or have a lot of money to live well. How can you have both?"

Can we ask ourselves this question? We can either live in the illusion of bringing great benefit to people while enjoying the attendant benefits such as awards and citations and the focus of the media or we can have the wealth bestowed upon the purveyors of alcohol or of pink soap. Not both.

So you, my dear *developmentwala*, are getting your wage in terms of your pretentious illusions and the attendant benefits. Keep them and be happy.