

Development Has Got a Face, Volume 2

**Exposure and Dialogue Programmes:
Guidelines for Participants and Organisers**

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Exposure and Dialogue Programmes

Guidelines for Participants and Organisers.
Development Has Got a Face - Volume 2.
By Karl Osner, Gudrun Kochendörfer-Lucius, Ulrike Müller-Glodde, Claudia Warning

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What it's all about

Seven years have gone by since the first Exposure and Dialogue Programme organised by the German Commission of Justice and Peace, and the range of programmes developed from there meanwhile enjoys a certain reputation - but it is still unclear what is "so special" about these programmes, and whether it is possible to include them in the training and further education programmes or in the conceptual work of other organisations, so that they may perhaps organise their own programmes.

What it's really about is that Justice and Peace wants to make the steps for the participants easier - steps reaching from personal motivation, special training and the elaboration of conceptual results in the field of poverty alleviation right through to development policy action in a person's own field of activity.

During a stay lasting several days with a representative of the "target group", the "poor", the participant has the chance to gain insights into the individual reality of a person or family living in poverty: insights into way of life, work structures, problems and also potential for dealing with situations. The participant is "exposed" to a strange world the better to understand it. In dialogue with other participants in the programme and experts from the field of development policy, the participant works on his personal experiences, deepens his thematic knowledge, possibly even develops - together with other participants - new approaches to poverty alleviation and looks for scope for action within his own field, in order to internalise his newly gained experiences and knowledge.

Between 1985 and 1991 Justice and Peace carried out six such Exposure and Dialogue Programmes together with its partner organisations in the Philippines, India and Bangladesh, thus further developing the exposure and dialogue approach into an instrument for learning and for further elaborating development policy strategies for poverty alleviation. This should not in any way mean that other fields of application for Exposure and Dialogue Programmes are ruled out; the programmes are generally speaking a method for getting to know the other person, the unknown, the stranger. However, the aim which we the authors of these guidelines are pursuing with the dissemination of this method in the form of the present work is poverty alleviation through development policy and development co-operation.

Accordingly we are addressing these guidelines first and foremost to people who are committed to working for poverty alleviation in the field of development policy:

- * potential participants in Exposure and Dialogue Programmes will be able to learn from the guidelines what awaits them, what they should expect and what is expected of them;
- * potential users and multipliers of this method of development learning and work will receive an overview of the planning, implementation and evaluation of such programmes.

We hope with these guidelines to win people over for both our aims and our method: people from governmental and non-governmental development policy organisations, but also people from other areas of society who have links with development policy; people from the countries of the North and of the South.

The programme concept which we have in mind can go in all imaginable geographical directions: programmes with an executing organisation in the North and a partner organisation in the South or vice versa: with the executing organisation in the South and the partner in the North; or both executing organisation and partner in the North or alternatively the South, leading to a North-North or South-South dialogue. The inclusion of all these variations makes it considerably more difficult to produce guidelines, particularly as far as the organisational side is concerned; therefore, in line with our personal experience and background, we will be concentrating mainly on North-South programmes, to be more exact: programmes with people and organisations from the North, who are looking for ways to realise the demand for genuine co-operation in poverty alleviation with partners and organisations of the South.

Actually these guidelines are the result of a development which reached its first climax in the of the last six Justice and Peace programmes. We, i.e. the four authors, wanted to deal with our experiences of Exposure and Dialogue Programmes in such a way as to make them accessible to interested parties and other users. This has been a question of teamwork, in which we have contributed our individual professional and programme-related strengths correspondingly. We have chosen to publish our experiences now, in order to give ourselves the chance to reflect and consider where we stand and because we are gradually starting to be aware of the effects of the programmes on other organisations: more and more people are becoming interested in participating in such programmes and more and more organisations would like to implement them themselves.

In the first chapter the concept of the Exposure and Dialogue Programme is set out, the second gives the history of its development: how did this concept come about? This second chapter also makes it clear which experiences and considerations form the basis for organizing such programmes - a process which is described in the third chapter. Finally, in the fourth chapter the characteristics, the quality requirements and conditions for success of a "genuine" Exposure and Dialogue Programme are summarised. The annexe contains a series of documents which may help potential users as a pattern of sorts, or at least help them organise their own programmes.

Justice and Peace was, as far as we know, the first organisation in the Federal Republic of Germany to experiment with the exposure approach, but it is not the only one. However, the International Association of Catholic Lenten Campaign for Socio-Economic Development (CIDSE) based in Brussels had already carried out programmes in Latin America and Asia. Later other organisations took up the exposure and dialogue approach. Misereor, a member of the CIDSE, has implemented two programmes, one in Africa and one in Germany in recent

years, the latter as a follow-up to a Justice and Peace programme in India. In 1987, the Federal Ministry for Economic Co-operation (BMZ), the German Savings Banks and Giro Association (DSGV) and the German Foundation for International Development (DSE) organised an Exposure and Dialogue Programme in Germany with the Grameen Bank. The Deutsche Gesellschaft für Technische Zusammenarbeit (GTZ) was the executing organisation for a programme with CENDHARRA in the Philippines in the same year and also carried out programmes in Indonesia and Nepal in 1991. The Konrad Adenauer Foundation (KAS) was co-organiser of a programme with the Grameen Bank in Bangladesh in 1988. The Kreditanstalt für Wiederaufbau (KfW) carried out a programme in Burkina Faso and Mali in 1989 together with the Swiss Intercooperation and the French Centre International de Developpement Rural (CIDR) and African village banks, and a further programme in Mali in 1991 with the French Caisse Centrale, also involving the Grameen Bank of Bangladesh. Likewise, in 1991, the BMZ and the DSE organised Exposure and Dialogue Programmes with the Social Centre in Maharashtra, India and with the Indonesian government in its island state. Further events, the organisers of which have used exposure and dialogue methods, show the rapid spread of these methods: for example the current international training programmes of the Grameen Bank in Bangladesh aimed at replicating the Grameen Bank approach, the planned programmes of the GTZ and the Cusanus Werk in Bonn with the University of Cagayan de Oro in Mindanao, Philippines.

The themes of the respective programmes vary according to the activities of the implementing organisations. They range from innovative financing instruments for poverty alleviation (GTZ, KfW, Grameen Bank, CIDR, Intercooperation), through general conditions for self-help and the participation of poorer population groups in the development process (BMZ and DSE), to the global responsibility which is shared by leaders in the state, society and the church (Cusanus Werk).

We, the authors of these guidelines, or sometimes former participants in Justice and Peace Exposure and Dialogue Programmes, were involved in most of these programmes in one way or another. We exchanged experiences among ourselves and learnt from one another. The more we saw and experienced, the clearer we seemed to realise the need to set some sort of "standard" with certain quality requirements for such programmes, in order to rule out "programmes of visits" and "poverty tourism" - but also in order to offer support for those implementing "genuine" Exposure and Dialogue Programmes.

Actually, we are walking a tight rope: on the one hand we want to draw up the framework for such programmes and formulate quality requirements; on the other hand we want to leave potential users enough leeway for creative completion within the framework. Exposure and Dialogue Programmes have an open structure which must be adjusted to the needs, the conceptual interests and the organisational situation of the user: the "methodic building blocks" for programmes set out here should lend themselves to flexible application in the

elaboration of a particular programme. The guidelines do not seek to offer a patent recipe: "this is how to make an Exposure and Dialogue Programme", but rather to provide a methodic foundation to support the user in the proper planning, implementation and evaluation of such programmes.

A certain flexibility of an institutional nature on the part of the executing organisation and of a personal nature on the part of the organisers is absolutely essential here. Could it be that the necessary institutional and administrative conditions need to be established first, before such a demanding programme can be implemented? Is it possible that new types of programme can and must be developed? The guidelines are, whatever the case, to be understood as an instrument to be used flexibly, an instrument which may be of help in adapting an Exposure and Dialogue Programme to institutional situations, themes and expected goals.

A last comment from the authors: we have used male participles throughout the guidelines, although we should really have added the female form. This is not because we lack the necessary awareness: in the team of authors, women (authoresses!) are in the majority. However, we ask the reader for his (and particularly her) forgiveness that, in order to make the text more readable, we have allowed ourselves to be vanquished by such difficulties of language.

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1. The concept of Exposure and Dialogue Programmes

Exposure and Dialogue Programmes in the field of development are based on a method of development education developed in Asia, to be exact: action-oriented learning from concrete examples. The participants - important personages from the field of politics, the church, the economy, associations, media and science - are exposed to situations which enable them to experience and understand a particular problem, for example the poverty of certain population groups in India, in its different manifestations. On the basis of the knowledge which they have gained from their own observations, the participants then think about appropriate solutions to the problem.

This action-oriented learning process has three phases:

Phase 1	Phase 2	Phase 3
Exposure	Reflection and Dialogue	Dialogue and Consequences
<u>seeing, experiencing:</u>	<u>internalizing, understanding:</u>	<u>exchanging, acting:</u>
During a stay lasting several days with someone from the area under investigation, the participant is exposed to the strange world: by experiencing the individual reality of life for a man, or woman, or family, he gains insights into living structures, problem areas and potential for action.	In dialogue with a few other participants and staff from the development policy organisations responsible for providing the contacts with the actors at the grassroots level, the participants mentally digest or internalise their personal experiences and acquire knowledge of the area investigated.	In dialogue with all the other participants, with staff from the organisations involved and with other specialists from the field of development policy, the participants deepen their thematic knowledge, and search for solutions to problems, and possibilities for including them in their professional and social area of influence.

Exposure and Dialogue Programmes are characterised by the following:

- * they make people, i.e. personal interaction between participants and strangers, the centre of interest - because development and social change are processes borne by individuals;
- * they are action-oriented, in that they offer the participants possibilities for acquiring new prospects for action - in order that they may involve themselves in the processes of development and social change;

- * they pursue an inductive approach, through which participants are supposed to learn from their own observation and experiences, through which they can seek their own answers to their own questions within a given framework.

1.1 "Why Exposure and Dialogue Programmes?"

The aims

Exposure and Dialogue Programmes as a method are undoubtedly not just something to be used in development policy and neither are they, within this area, only appropriate for certain objectives, such as poverty alleviation. It would therefore appear to be a good idea to establish a degree of clarity about general, long-term, overall goals on the one hand and short to medium-term programme goals on the other, when working on the concept for such programmes.

These guidelines, let it be emphasised once again, are based on the experiences of the authors in connection with six Exposure and Dialogue Programmes, experiences which were acquired within a specific framework, namely that of poverty alleviation through development co-operation. In the following, the concept of Exposure and Dialogue Programmes within this framework is set out.

1.1.1 Overall development policy goals

"The serious socio-economic problems of our time cannot be solved,
unless new alliances of solidarity are created:
solidarity of the poor among themselves, solidarity with the poor,
for which the rich are called upon ..."¹

German organisations have so far used Exposure and Dialogue Programmes mainly within the framework of "poverty alleviation through help towards self-help": poverty and unjust structures are things which, even if they cannot be overcome by strengthening the self-help movements in the South, can at least be reduced. This development policy approach is supported by governmental and non-governmental organisations and individual members of society. Its aim is to direct development co-operation towards

- * poverty orientation:
i.e. towards the people in the South who are situated on the lower half of the "welfare scale" ("the poor")²;

¹ Instruction for the congregation of the faithful on Christian liberation and freedom.

² "Poverty", in common parlance this means not just "without funds", without money, capital or wealth, it implies "without any resources at all": without knowledge, abilities, skills, without energy, entrepreneurial spirit, or creativity. Hopeless. - One effect of Exposure and Dialogue Programmes was the realization for many participants that "the poor" are in no way poor in every respect or without resources.

- * participation:
i.e. towards participation by the majority of people in the development process of their respective country;
- * justice:
i.e. towards the realisation of justice as a precondition and component of development.

The translation of these aims into concrete development policy and development co-operation assumes that

- * North and South undertake joint efforts to develop approaches to improve the situation of poor sections of the population;
- * the structures of development co-operation are changed, so that it becomes possible to fight against the causes of poverty with the participation of the people directly concerned;
- * a political environment is achieved in which the structural changes in North and South, which are the goal, have a chance of realisation and sustainable existence.

The fulfilment of these preconditions and aims requires learning processes on the part of those in authority, opportunities - taking the situation and perception of grassroots actors as the starting point - to plan and implement development co-operation and policy with these "poor" people. Exposure and Dialogue Programmes offer such opportunities.

1.1.2 Aims of the programme

"Large problems are solved by dividing them up into small problems."
Bernhard Lonergan

Whilst the general aim of Exposure and Dialogue Programmes consists of learning from direct observation and personal experience, in order to translate the insights gained into action in one's professional or general social field, the Justice and Peace programmes also pursue five individual goals, which influence each other in a reciprocal fashion. The programmes seek to bring about the first move in the following areas:

1. A first move in the direction of reflection

People from public life who are committed workers in the field of development policy and development policy officials - from the North and the South! - are often faced with questions regarding matters of development policy and co-operation, the answers to which require a good knowledge of the living situation of the people who will be affected by their decisions. Whilst knowledge about the national political situation of a country and economic data are relatively easily available, there is often a lack of knowledge about the "micro level", about the problems and potential of the "small people" and, even more so, a lack of understanding for their way of seeing their own situation and their views about what support they need and expect in the sense of "help towards self-help".

With Exposure and Dialogue Programmes the participants can on the one hand acquire such knowledge, in order to deal with specific technical questions; on the other hand they learn about the promotional approaches of self-help organisations which work together with grassroots actors - with people who are involved in the development process, who have something of their own to contribute, not with "poor people" who are to benefit as the "target group". In the process the programmes become an instrument of development policy dialogue, in which the active participation of "poor" people from the South, as partners, is taken seriously.

Against the background of the encounter with the world in which these people live and with the work of the self-help organisations, the participants are able to look for approaches to poverty alleviation under development co-operation, in their own field of influence, which are suited to the needs and possibilities for action of the grassroots actors. In this process the participants will hopefully find their own answers to their own questions within a specific thematic area which can be either technically specific (e.g. establishment of poverty-oriented financing institutions) or general (e.g. investigation of certain situations and structures of injustice).

Corresponding pertinent and practice-oriented reflection requires, besides the encounter with the people at the basis of development policy, innovative initiatives from the staff of the self-help organisations or the executing organisation. The means for thematic reflection is relevantly oriented dialogue between participants from the North and the South, from state and society, with competence in related fields.

2. A first move towards consciousness-raising and personal orientation

Beyond the basic information and innovative inputs, the participants in an Exposure and Dialogue Programme can gain a personal orientation through the encounter with a representative of the much-cited, but mostly anonymous, "target group", an orientation which makes them feel it would be a good idea to redefine their professional and social tasks.

Such a process of consciousness-raising and personal orientation presupposes, in addition to a corresponding programme structure, above all openness on the part of the participant for personal confrontation with a "poor" person. A means for such confrontation is for the participant to ascertain the life-story of the grassroots actor (cf. Chapter 1.3.5).

3. A first move towards innovative action

Between the staff in the institutions of the North and the people in the South, who are in fact supposed to be benefiting from the development co-operation, there are many structural barriers, many obstacles in the administrative apparatus, which make it considerably more difficult to realise the ambition of involving those directly affected in the development process.

Through Exposure and Dialogue Programmes, the encounter with grassroots actors and with the promotional approaches of southern self-help organisations, the participants will, it is hoped, be encouraged to make the first move towards innovative action: to work out concrete possibilities for action in their own field of responsibility.

Such innovative action presupposes

- dealing with a theme which leads to conceptual results;
- the personal orientation and motivation of the participant to act; and
- a certain scope for action by the participant in his field of influence.

4. A first move towards changes in general development policy conditions through new alliances of solidarity

In this respect Exposure and Dialogue Programmes serve development policy innovation; they seek to create a positive environment for change in general development policy conditions in the North and the South. They contribute to this positive environment by favouring the formation of new alliances of solidarity: between the participants and between institutions and organisations of the North and of the South.

This presupposes

- the readiness of all partners to work together on the programme;
- the openness of the programme structure and the participants for new things;
- the development of common views and the mutual support of partners in the effort to reach common objectives.

5. Awakening readiness for continual efforts

The unique encounter with the reality of the life of a person living in poverty can no doubt bring about a change in attitude on the part of individual participants, but not lasting change in the greater framework of development policy. The organisation executing the programme has to create a framework which allows the participants to let personal changes and efforts flow into the greater process which will, it is hoped, direct the structures of development co-operation towards poverty alleviation, towards participation by those directly affected and towards more justice.

It is this embedding of the individual experience in higher structural aims which initially legitimises the implementation of exposure programmes with "poor" people, and fundamentally distinguishes Exposure and Dialogue Programmes from experience holidays and adventure tourism.

The step from a unique, individual experience to continual work on structural changes can only be made if the participants are willing to extend the dialogue begun beyond the Exposure and Dialogue Programme. That is possible if

- the programmes produce good results;

- opportunities are created for continuing the dialogue on other occasions related in terms of theme; and
- the participants find possibilities for implementing their ideas in development co-operation.

1.2 "Who participates in Exposure and Dialogue Programmes?"

The actors

In Exposure and Dialogue Programmes the organisers and - logically enough - the participants participate. It is less obvious, but all the more important for that, that those visited, women, men or families, often living in poverty, are recognised as equal-ranking participants and partners - in fact as the grassroots actors of development policy.

1.2.1 The executing organisation and its partner organisation

There are always two organisations involved in the planning and implementation of an Exposure and Dialogue Programme: in a North-South dialogue they are an executing organisation from the North and a partner organisation from the South. Both are responsible for the programme, both are "executing organisations", although with sometimes different functions.

As equal partners they come to mutual agreement about

- the theme of the programme,
- the programme concept,
- materials for the preparation of participants and
- the concept for evaluating the programme.

The executing organisation from the North takes charge with regard to

- the selection of participants,
- their preparation for the programme (including working out an open, thematically related questionnaire, which the participants can use when ascertaining the lifestories of the people visited; cf. Chapter 1.3.5), and
- the financing of the programme.

The partner organisation in the exposure land takes charge of selecting

- suitable locations for exposure and dialogue,
- actors at the grassroots level, and
- facilitators or go-betweens, to accompany the participants during the exposure.

Partner organisations are usually non-governmental organisations working in the sector to be investigated, which have developed innovative approaches to poverty alleviation and have sufficient experience and capacity to participate in an Exposure and Dialogue Programme.

The elaboration of a common understanding with regard to aims, expectations and methods by the executing organisation from the North and the partner organisation from the exposure country is of decisive importance for the success of a programme. This understanding must in the end also be shared by the people to be visited and the participants who travel to the exposure country. The mere implementation of a programme, designed by the executing organisation from the North, with a "partner" from the South is not enough to make a dialogue programme. A real joint programme requires much effort and the costs for the participants are fairly high.

1.2.2 The participants

The programmes are targeted on the one hand towards personages from public life connected with development co-operation: e.g. politicians, trade unionists, entrepreneurs, leading members of associations, or journalists; and on the other hand towards specialists: development politicians, practitioners from the field of development co-operation and scientists. The circle of participants comprising up to about 25 people is selected according to the theme and aims of the programme in close consultation between the executing organisation and partner organisations.

Absolutely essential criteria for participants are a strong interest in the overall development aim and in the particular questions to be dealt with, as well as openness towards learning processes. Depending on the aims of the programme - special technical objectives or the personal orientation of the participants towards stronger commitment to poverty alleviation - other criteria need to be taken into account, such as development policy professionalism or work in a specific area of responsibility with clear possibilities for action or influence. Knowledge of the internationally spoken language to be used is important, but participation in an Exposure and Dialogue Programme should not be denied to anyone due to lack of linguistic skills; interpreting services can and must be organised.

Experience has shown that programmes with participants from a broad spectrum of professional and social backgrounds produce very interesting results: it is thus possible to avoid "expert gatherings" where the net is not spread widely enough, as well as programmes all too generally aimed at motivating the participants towards "commitment to the poor".

1.2.3 The "poor" as partners and grassroots actors

People who live in poverty, in other words those who should really be at the centre of development co-operation, are all too often seen as "objects", for whose good "subjects" such as development politicians and staff from development policy organisations pursue their endeavours. "Participation" then means that the "people directly affected" by development

measures are allowed to participate in their implementation. Such "participation" has nothing to do with the genuine participation of broad sections of the population in the development process of the country and even less to do with their right to self-determination.

In Exposure and Dialogue Programmes the participants do not meet passive objects (for study), otherwise known as the "target group of the poor", but individual grassroots actors: a man, a woman, a family; people with names and addresses, who are trying (also in terms of development policy) to improve their personal living conditions. In the personal encounter these people acquire faces, becoming individual characters with personal opinions, problems and potential. The sense of the visit to a grassroots actor lies in the very fact that this is the way to get to know his personal living conditions and survival strategies - from his point of view - and to understand them. It is only once such knowledge and understanding has been acquired that the participants can work towards establishing the conditions for the grassroots actor's participation in the development process, for his self-determination and for his "self-help".

The difficulty for the participants consists in the fact that they must enter into a relationship of trust with these people - as a prerequisite for their willingness to talk about their lives and their problems.

1.2.4 Facilitators and experts on development

During the exposure phase the participants are accompanied and looked after by local facilitators, the purpose being to make it easier for them and the people they visit to overcome intercultural differences and to build up a personal relationship.

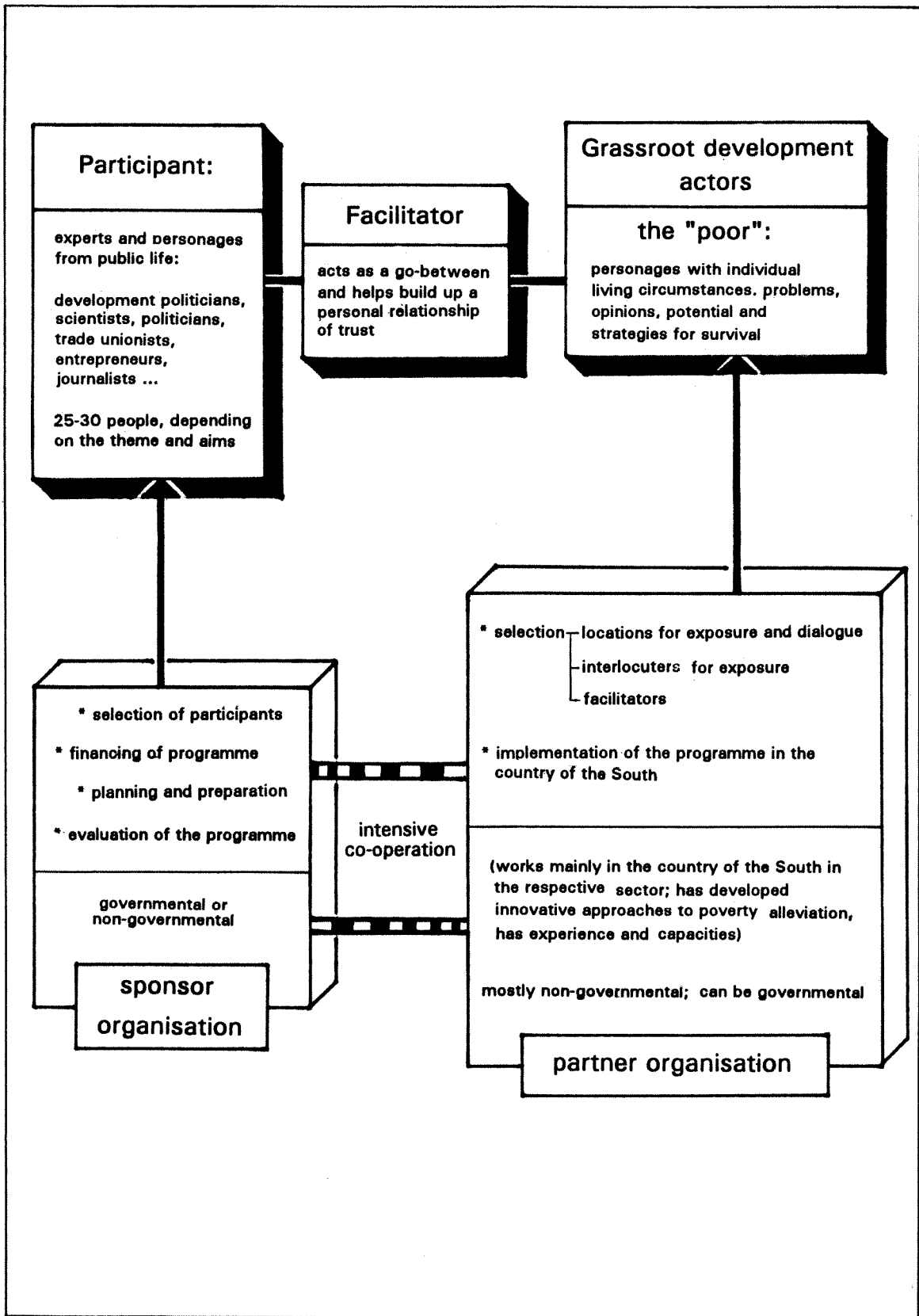
Their task covers not just mere translation from the internationally spoken language of the participants into the local language of the grassroots actors and vice versa, but - what is even more important - the "translation" of questions or even the behaviour of those involved into a form which can be understood and accepted by the respective dialogue partner. This means that the personality of the facilitator and his social, specialist and institutional abilities play a decisive role in building up a relationship of trust between the participants and those they meet in the exposure country.

Moreover, the facilitator helps the participants during the exposure and the subsequent reflection/dialogue phase to orient themselves, i.e. to understand what has been said and what they have observed, to make the connections on a larger scale and weigh and evaluate.

The facilitator is appointed and prepared by the partner organisation. He is also included in the process of programme preparation, so that he can in turn prepare the dialogue partners at the exposure location. The facilitator should enjoy the trust of the partner organisation and know those to be contacted at the grassroots level personally. He must have certain social abilities,

for example a good intuitive understanding, and a knowledge of languages and the specialist field in question, and he must be familiar with the local conditions.

During the second phase (reflection/dialogue) and even more so during the third phase (dialogue/consequences) of the programme, the groups of participants should be able to talk to other development experts about specific programme themes which surpass the specialist knowledge of the facilitators.



Graphic: E. Roggatz, C. Warning, 1992

The actors in an exposure and dialogue programme

1.3 "What does an Exposure and Dialogue Programme consist of?" The structural elements

The methodic elements of an Exposure and Dialogue Programme are variable and can be combined in different ways, extended or added to, depending on the type of programme and its objectives. Two of these elements are absolutely essential, however, for every programme, namely the exposure and the dialogue; others such as the sequence of the programme or its duration or even the use of instruments such as the ascertaining of lifestories, conceptual evaluations and publications are more likely to vary.

In the following the characteristic structural elements of Exposure and Dialogue Programmes organised by Justice and Peace are described.

1.3.1 Exposure

"Every world can be recorded as a perspective, seen from the subject's point of view."
Karl Jaspers

The aim of the exposure is for the participants to learn in terms relevant for development policy from a grassroots actor about the reality of his life, in order to gain insights into the structures of poverty, its causes and into the problems and potential of those affected by it.

This approach is based on the hypothesis that one's own observation and experiences contribute more to understanding a situation and also its subordinate links than reading reports and having discussions. A person's own experiences and insights are also more likely to cause him to reconsider existing judgements and develop new perspectives.

An exposure group consists of two participants plus a facilitator; the exposure itself involves a visit lasting three to four days, during which the participants stay with an individual or family, representative of the field to be investigated, the selection being determined by the theme of the programme. During this time the participants become familiar with the situation of a person, family or business. This happens not just through conversations, but also in that they participate to some degree in normal daily affairs, perhaps even in the daily work. Whilst they are getting to know their hosts in this way, and also their hosts' social, political and economic situation and environment, the participants are looked after by the facilitator.

In the exposure the "view from within" is central: the participants should try to understand the perceptions and rationalisation of those who are affected by poverty and are trying to overcome it - instead of analysing the situation "objectively" "from outside" as is usually done. The purpose is to change the way in which the participants look at things: they should orient themselves according to the subjective logic of the person visited, his estimation of his

room for manoeuvre within his environment, because even supposedly "objective" facts are perceived and dealt with differently by different people. Thus different horizons for targets and expectations often arise between "the poor" and their "promoters", which then lead to "offers of assistance" of which it is often said that, although "well meant" (by the promoter), they were "not properly understood" (by the target group).

The exposure enables the participants to appreciate the perspective of a representative of the "target group" and develop from this new understanding strategic approaches to poverty alleviation. The visitors should avoid establishing a donor-recipient relationship during this time, in order to enable dialogue between people at an equal level and not awaken any expectations in respect of direct assistance in the minds of their dialogue partners.

An important means for gaining a "view from within" is ascertaining the lifestories of individuals, families or villages, i.e. by noting down comments made by the grassroots development actors visited regarding their lives, family and social background, their work and economic activity, their social, political and economic environment, about assistance they may have received. The participants write these comments down during the field visit and the subsequent reflection phase in the form of a report or account, keeping as closely as possible to the comments, interpretations and, as far as possible, language of the person visited, for example by writing down quotes from the person interviewed.³

Experience has taught us that it is extremely important for the participants to explain the purpose of their visit as exactly as possible; only if they reveal information about themselves and their lives can participants expect their hosts to respond in turn with openness. Such personal commitment by the participants is also essential if they wish to avoid accusations of "voyeurism".

1.3.2 Dialogue

Carrying out a "dialogue" means more than "just" talking together - and even that is already difficult for the participants and their dialogue partners at the exposure locations, even with the help of a facilitator. The danger of falling into the trap of a question-and-answer situation, with the participants posing the questions in order to gain a great deal of information quickly, exists without doubt. However, the aim of the encounter goes far beyond a mere interview: it is a question of an encounter from person to person; of discovering common ground - without wishing to question existing socio-cultural and economic differences; of getting close to a point whence the dialogue partners perceive the same reality. It is about gaining a common perspective.

³ For further explanations of lifestories as an instrument for implementing and evaluating an Exposure and Dialogue Programme see Chapter 1.3.5.

In this respect dialogues take place in all three phases of the programme:

- in the encounter between participants who arrive from outside and their dialogue partners at the local grassroots level of development;
- in exchange among the participants and with the facilitators;
- in the debate on the theme of the Exposure and Dialogue Programme among participants, the staff of the development organisation involved in the programme and other experts on development.

The exposure is a precondition for the dialogue among the participants and with the development experts, in that it enables the participants to work on a common understanding of "poverty" during the reflection phase, on a common starting point for debating the specific theme of the programme.

In the dialogue

- * the participants internalise the subjective experience of the exposure arriving at certain recognitions: they make the step from "seeing" to "understanding", from observing individual cases to debating about the structures and frame conditions of poverty. This reflection, the reflection of what the individual experienced in the light of the experiences of others, takes place in groups of six to eight participants.
- * the participants are encouraged to act: the final discussions involving all participants and the participating local experts on development co-operation, and also the follow-up gatherings are intended to help the participants draw conceptual conclusions from their recognitions ("learning") and, if appropriate, find an orientation for their own "action" in their respective professional field of influence at work or in society.
- * the participants are able to form new "alliances of solidarity" going beyond the single Exposure and Dialogue Programme and thus contribute to the creation of a political environment in which it becomes possible to change general conditions of development co-operation.

In this sense the exposure achieves the precondition for a dialogue which is closer to reality, whilst the dialogue is a precondition for processing the exposure experience into knowledge and for translating the knowledge into development policy action.

1.3.3 Programme structure

The sequence of an Exposure and Dialogue Programme starts with the preparation of the participants and moves on to the implementation of the programme in the country of the South and, finally, follow-up activities.

Preparation

The initiation of the participants into the theme and methods of the programme by the executing organisation of the North is absolutely essential. This should not merely be carried out by means of sending documents, but should if possible take the form of a participants' meeting, in which representatives of the partner organisation are also involved, so that they can meet the participants. A few important, written programme documents can be used to complement this meeting.

During the meeting the participants should not be overloaded with information, rather they should be encouraged to open themselves up for new experiences and dialogue. The preparation by the executing organisation at this stage can hardly give more than an orientation; for most of the preparation the onus is on the participants themselves. The significance of the participants' own initiative for the success of the programme must repeatedly be made clear. Moreover, a participants' meeting offers the opportunity to clarify some practical questions regarding the stay in the exposure country.

After the meeting the executing organisation has the task of dividing up the participants according to professional and technical criteria and, of necessity, also on the basis of surface impressions as to which personalities would form "suitable" exposure groups of two participants each and reflection groups of six to eight participants from three to four exposure groups.⁴

The partner organisation in the exposure country - as far as possible together with the subsequent facilitators - will prepare the grassroots development actors for the programme, in particular with regard to the type of participants to be expected and their interests. The communication between participants and the people to be visited is considerably easier if the latter understand why these strange "rich" people want to visit them in particular.

The facilitators are initiated into the theme and methods after they have been selected by the partner organisation, so that they can participate in preparing the grassroots development actors. They should, however, be prepared for the programme in detail once more shortly before the implementation of the Exposure and Dialogue Programme, preferably by the executing organisation and partner organisation together, in particular with regard to their tasks and their significance during the exposure phase.

⁴ For the composition of the wider circle of participants and of smaller groups see Chapter 3.1.2.

Programme implementation

*** Initiation**

The implementation of the programme in the exposure country includes a joint initiation meeting for participants and facilitators, during which they can get to know one another and expectations can be clarified. The executing organisation and partner organisation explain once again the connection between the methods, sequence and aims of the programme. At this point there is a discussion of the open list of topics to be given to the participants for their talks with the grassroots actor. This may make it easier for them to write up the "lifestories" of their dialogue partners later (cf. Chapter 1.3.5 and Annexes 5 and 6). One should not overload the introductory session with reports about the exposure country and its problems; all essential information should already have been passed on in the form of written documents during the preparation phase.

*** Phase 1: Exposure**

The participants then travel in the previously composed exposure groups, with one facilitator each, to the envisaged exposure locations, where they should fit in with the normal daily lives of their hosts as far as possible. If circumstances allow, the participants should also spend the night with them, since experience has shown that an overnight stay under one roof and the taking of meals together - the normal ones for the host family! - lead to a strong feeling of closeness and trust between participants and hosts. However, such an intensive visit can be too demanding for the host family or even the participants; in that case it is advisable to limit the visits to the day-time and spend the night in suitable accommodation near the exposure location. The advantage of such an arrangement is that everybody has time to recuperate and reflect in between visits.

*** Phase 2: Reflection and Dialogue**

Thereafter three to four exposure groups meet at a location which should not be too far away from the respective exposure locations, both in respect of geographical distance and with regard to the type of accommodation, so that the inner distance to the exposure experience does not become too great. The six to eight participants of a reflection group work on their experiences in open discussions, in which they are accompanied by a facilitator and, if appropriate, other development experts. The reflection groups should draft a joint report on their exchange of thoughts to be presented later to the plenary meeting.

*** Phase 3: Dialogue and Consequences**

The dialogue on the conceptual results and personal conclusions involves all the participants, the facilitators, some of the grassroots actors visited, representatives of the executing and partner organisations, and other development experts. It should therefore take place in a

central location such as the town in which the partner organisation has its main office. Whilst the group reports should be presented in the plenary meeting, discussions about conceptual approaches or personal and professional orientation of the participants can also be held in small groups, which do not have to be identical with the reflection groups.

Follow-up activities

Follow-up activities by both programme organisers, i.e. the executing and partner organisations, can take the form of participants' meetings or even development policy seminars and workshops ranging beyond the original circle of participants. Depending on the aims of the programme and the interests of all those involved they may be directed towards

- * continuing the dialogue on the respective theme to form and strengthen new alliances of solidarity among all those involved,
- * the further development, deepening and evaluation of conceptual results,
- * a systematic assessment of the specific programme and the methods of Exposure and Dialogue Programmes,
- * possible publication of these results.

Without such follow-up activities the programme runs the risk of being a unique experience and occurrence and thus failing to have the desired long-term effect on the structures of development policy and development co-operation.

The basics for a first follow-up meeting about three to five months after the Exposure and Dialogue Programme are

- * verbal reports from the participants about their impressions and conclusions looking back on the programme,
- * the written lifestories from the exposure phase, and the group reports from the reflection and dialogue phase, which will meanwhile have been submitted,
- * evaluation of these reports in continuation of the inductive working method.

Whatever happens, representatives of the partner organisation should also participate in this meeting, so that their assessment of the programme can go into the follow-up activities and they can gain a direct impression of the effects of the programme on the participants. In addition, representatives of other interested organisations from the South can be invited for them to deepen their experience and for Justice and Peace to gain new partners for Exposure and Dialogue Programmes.

1.3.4 Programme length

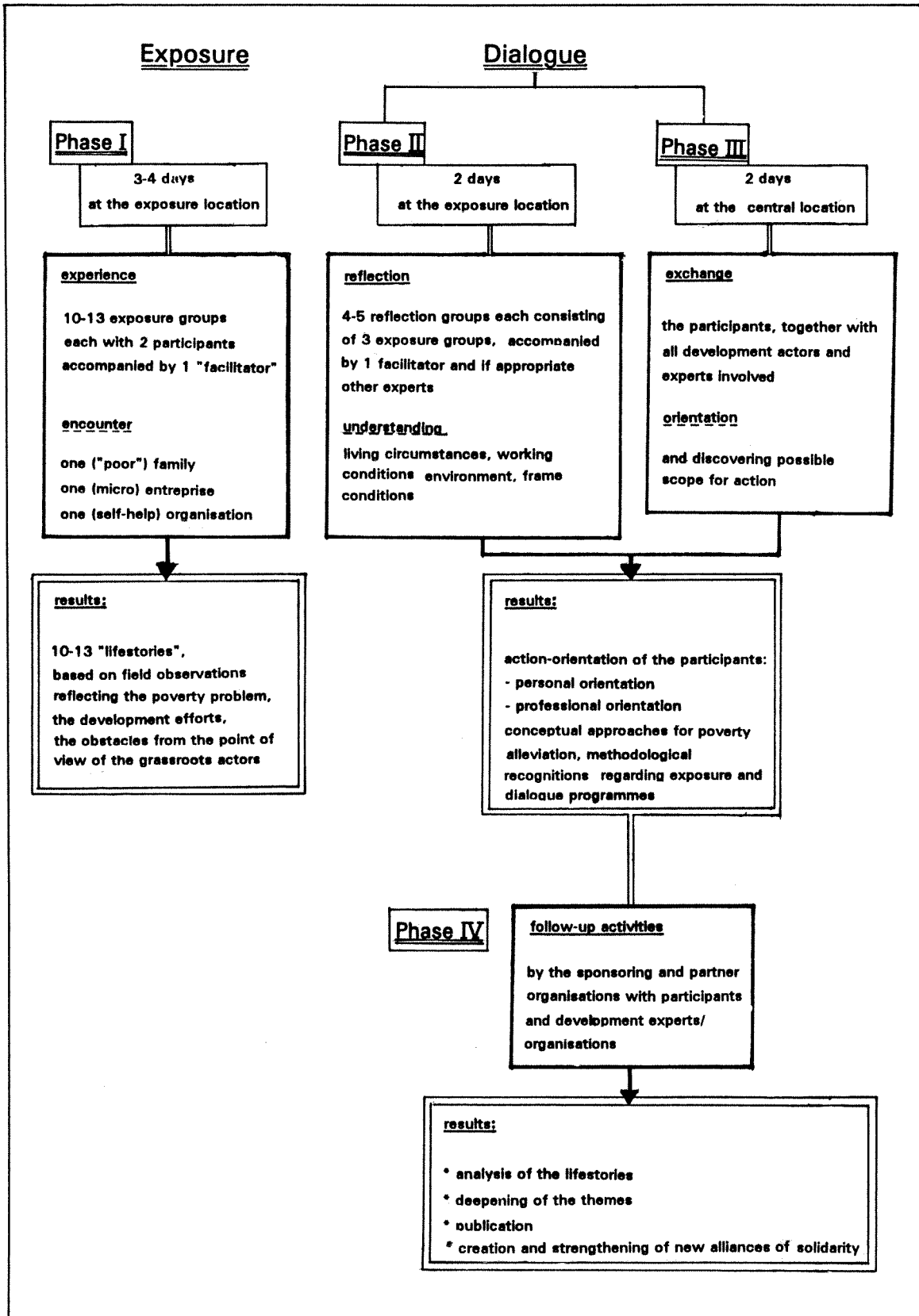
The length of an Exposure and Dialogue Programme should, on the one hand, be guided by the willingness of the partner organisation, on the other hand the often tight timetables of the participants should be taken into account. Experience has taught us that a programme should

last at least ten days, but not longer than fourteen, including arrival and departure and travel within the exposure country.

Enough time should be allowed for the individual programme phases. This applies in particular to the exposure phase, in which the participants are confronted for the first time with an unusual situation and the initial tension, possibly even uncertainty, must be transformed into productive working energy. The building up of a relationship of trust between participants and those visited also needs time.

The time difference, being overtired, climate change, the multitude of impressions for the senses and the possible uncertainty caused by a strange environment - all these things can easily lead to physical problems and reduced concentration for the participant, so that time to overcome these factors must be allowed for when the programme is being planned.

However, it is important not to demand too much of the hosts and they must not be kept from their daily work. The executing organisation should discuss this aspect with the partner organisation and the participants should discuss it with the facilitators.



Example for the structuring of an exposure and dialogue programme in four phases

The time ratio of exposure (4 days) to dialogue (reflection in small groups 2 days, discussion in plenary session 2 days) in the example given here can be varied according to type of programme and aims.

1.3.5 Instruments for the implementation and evaluation of the programme

The lifestories - described as "results" in the above example for structuring an Exposure and Dialogue Programme - conceptual evaluations and publications are products of the programme. The ascertaining of lifestories, the implementation of conceptual evaluations and the drafting of publications are, however, also instruments for implementing and evaluating the programme.

Ascertaining lifestories

Lifestories are noted by the participants during the exposure and written up during the reflection phase (an example can be found in Annexe 6); they take the place of the usual travel reports written by "visitors" to the "Third" World. The lifestories should actually be written down because this makes the participants think intensively about the grassroots actors' comments.

Besides plain facts, the lifestories should contain the opinions and interpretation of what happened of the dialogue partners visited, including contradictions and breaks in portrayal - but no interpretations or analyses from the authors. The lifestories are not after all studies of the "poor": they are not primarily of scientific interest, they are not "representative" in the statistical sense and they do not strive to give a general analysis of the poverty situation - such goals would be too ambitious given the shortness of the exposure phase. Lifestories are reports from the grassroots actors: understood as such they become an instrument which allows the outsider to understand the perspective of the "poor".

It is this aspect of the lifestories in particular which must be pointed out to the participants. Many do not find it easy to let their view of matters give way to the subjective logic of the person they are talking to; but this is exactly where the recognition value of the lifestories and the learning effect of the exposure phase lie.

The executing organisation and its partners can give the participants a list with questions relating to the particular theme as an aid (see Annexe 5); its nature is not, however, that of a closed questionnaire which the participants just need to go through ticking off the responses. The list should therefore not be referred to at all during the conversations, but should be used only to prepare for them and to organise the information received into a structure. Finally, the motto is: the more open the approach to the questioning in conversation, the greater the chance of learning something about the subjective perspective of the other.

In this way the lifestories become an instrument through which the participants

- gain a better personal understanding of "poverty", its causes and the development efforts of individuals, often resulting in greater personal commitment to poverty alleviation;
- deepen their technical knowledge about "poverty" and "development through personal efforts" and document what they learn for themselves and others;
- are encouraged to get to grips creatively with innovative approaches to poverty alleviation.

Implementation of conceptual evaluations

The lifestories, the reports of the reflection groups - which should also be taken down in writing - and the discussions in the plenary session or in further working groups are direct results of the programme, which possibly form the basis for a conceptual evaluation. This would have to be done on behalf of the executing or partner organisation after the programme with results to be offered for discussion in a follow-up meeting. Such conceptual results do not just increase the direct effect of the programme on the personal and specialist orientation of the participants, but are indispensable for working out the desired structure-changing approaches of development co-operation.

Drafting publications

The conceptual and methodic results of the programme should, if appropriate, be published with a view to different target groups, both in order to strengthen the broad effect of the programmes and in order to make the aims and intentions linked to Exposure and Dialogue Programmes known.

1.4 "What can be expected from Exposure and Dialogue Programmes?"

Results and effects

"Never before have I felt so close to the group for which I have been planning development programmes for years. I am beginning to consider the unthinkable: demand-oriented development co-operation, having its starting point among those it should be helping and not with those who have the financial means for the support."
Participant in an Exposure and Dialogue Programme

As with all participation-oriented gatherings, the results and effects of an Exposure and Dialogue Programme depend strongly on personal interest, on the participants' motivation and commitment. Their motivation can be increased if the preparation is intensive and if the facilitators do their job well.

Exposure and Dialogue Programmes work towards direct results on the one hand and towards arousing long-term personal and social processes of change on the other.

Indicators for direct results can be, to name one example from the programmes organised by Justice and Peace, the lifestories of people living in poverty, which serve as the basis for knowledge about the economic life of the "small people" (informal sector) in Bangladesh and for working out innovative approaches to poverty alleviation. A qualitative assessment of these results is not only possible but desirable: here the dialogue can and should be continued beyond the circle of participants in a programme.

The participants themselves are in the best position to judge the effects which an Exposure and Dialogue Programme has on their personal orientation and attitude. They may ask themselves whether their participation in the programme was an educational experience which has changed their view of "poverty" and of what they personally can contribute towards poverty alleviation. Moves towards such changes have come from the programmes in that the participants have been offered the opportunity for personal and technical training and further education through

- * the personal encounter with representatives of the "target group";
- * the introduction to the economic life of the "poor", for example their way of dealing with problems, resources, their scope for action and their innovations;
- * the introduction to approaches to poverty alleviation which have been worked out "from below" at the grassroots level by the people directly concerned and by self-help organisations;
- * the exchange of thoughts and experiences with development policy actors and other experts from the North and the South, in which the participants also looked at a promotional policy complementing such approaches and its instruments.

It is hard to judge what institutional and political effects result from the thinking and acting of the participants as agents of social change, because the processes in this case are of a distinctly long-term nature. This question is particularly important, though, with regard to the benefit the partner organisations and the dialogue partners in the exposure locations should have from their participation in the programme.

In order to increase the direct benefit for the partner organisations and those involved from development organisations of the North and the South, the executing organisation should, in discussion with the partner organisation, organise long-term working contacts between the staff of governmental and non-governmental development organisations of the North and of the South within the framework of follow-up activities.

And the effects of the programmes on the people visited? They do not receive any material return from the visiting participants for taking part in the programme, no direct help and no pity. But they learn of the participants' sympathy for them personally and for their lives and of their recognition for what they have achieved. Perhaps that is not much, but it means a great deal to the people concerned, as two women in Bangladesh explained:

Jarina: "These people have come from so far away just to talk to me. I feel like a real person."

Hamila: "You can come again if you want. I can tell you a lot more and you can tell the poor in your country how I managed to improve my economic situation."

The results and effects of the programmes or series of programmes organised by Justice and Peace and their partners speak for themselves: they range far beyond what is normally achieved by a mere programme of visits. The higher standard demands greater input, but this is justified by the results. Within the framework of the international follow-up meetings of an Exposure and Dialogue Programme, twenty participants and experts from the field of development co-operation have therefore formulated a certain standard for Exposure and Dialogue Programmes, in the form of quality requirements which are the quintessence of a "genuine" Exposure and Dialogue Programme (cf. Chapter 4.2).

2. Experiences and Insights from Six Exposure and Dialogue Programmes: The Genesis of a Method

"One half of the world cannot survive without the other half" - today this is almost a commonplace. Not that it is easy to be consistent in drawing conclusions from it and acting accordingly; but, nevertheless, surveys show that public awareness with regard to the significance of this simple fact and the role which thus falls to development co-operation is growing. In the 70s things looked very different: "development aid" was something for idealists and slightly ridiculed experts, public opinion was influenced by pictures of starving Biafran children and talk about "the golden beds of negro kings".

Development "aid" was limited mainly to the implementation of isolated projects, which were distributed according to the "watering can principle", i.e. haphazardly and without any recognisable overall strategy. Among both politicians and the various organisations or groups in Germany working in the field of development there was a total lack of social consensus regarding the role and tasks of development co-operation. The helplessness of the supposed helpers was evident, for example, in the endless debate about the 0.7 % of gross national product which the United Nations had set as a target for the industrialised countries' official development assistance: the talk was all about quantities - which have never been achieved anyway - and not about quality.

In Germany development co-operation in the 70s presented the following picture: the field was determined by ideological debates in which the various groups, acting in isolation, indulged in mutual polemic discrimination, such as: "(official) economic assistance = (private) capitalism, capitalism = suppression"; or: "the (Christian) duty of international solidarity = naive idealism".

Against this background the Catholic and Protestant churches in the Federal Republic of Germany initiated an ecumenical dialogue programme in the second half of the 70s. The title of the programme was "Development as an International Social Issue". On the Catholic side, the organisations responsible for this programme were the German Commission of Justice and Peace and the Central Committee of German Catholics.

2.1 From demarcating monologues to binding dialogue: the churches' dialogue programme on development policy from 1976 to 1979

"Dialogue programme" was the name given to the series of discussions between representatives of the churches, politicians from all parties, businessmen and trade unionists, development experts, representatives of the German Farmers' Association and other social

groups. These discussions, dealing with the significance and tasks of development policy, were held over a period of three years. In January 1979, they resulted in a congress on development policy with over 800 high-ranking participants, which took place in Bad Godesberg.⁵

"At last we have managed to turn individuals going their own way and speaking in monologues into partners talking with the churches and also continuing the dialogue among themselves"; such was the highly enthusiastic report on the congress in the *Frankfurter Allgemeine Zeitung*. It seemed that spokesmen from political parties and other associations had become aware "that in development policy the time for words was drawing to a close and that it was time to show the way forward to development policy action."

The latter in particular had been intended: if the churches were forever stressing the need for a basic consensus within society, this was not because they felt a greater pull towards harmony than others, but because they had become convinced during the series of discussions that more agreement creates more scope for development policy action, and that the ability to act grows as the development aims and strategies become clearer. Their hypothesis was that greater political scope for development co-operation can only be achieved if people and politicians regard the problems of development policy as international social issues and see their own future in achieving international balance - "One half of the world cannot survive without the other half ...". The social groups and political parties were therefore being challenged to rethink their own interests and review their opinion of themselves in the light of mutual international dependence.

Actually, the participants managed to establish a certain basic consensus: they recognised, for example, the fact that developing and industrialised countries are interdependent, and they agreed that one of the main aims of development co-operation should be poverty alleviation through "help towards self-help".

The dialogue led to open and free discussions among equal partners; to efforts to understand the other person with his or her special interests; to a readiness to recognise and tolerate differences of opinion. In the process of hefty discussion on differing positions and common possibilities for action the participants found in each other new companions on the development path.

⁵ Both the series of discussions and the congress are documented in detail in: Heinz-Georg Binder, Paul Bocklet (Eds.), *Entwicklung als internationale soziale Frage - Bericht über das Dialogprogramm der Kirchen* (Development as an International Social Issue - Report on the Dialogue Programme of the Churches) 1977-79. Munich: Kaiser, Mainz: Grünewald, 1980; and: Klaus von Bismarck, Hans Maier (Eds.), *Entwicklung, Gerechtigkeit, Frieden - Dokumentation des entwicklungspolitischen Kongresses 1979: Kirchen im Gespräch mit Parteien und gesellschaftlichen Gruppen*. (Development, Justice, Peace - Documentation of the 1979 Congress on Development Policy: the Churches in Dialogue with Political Parties and Social Groups). Munich: Kaiser, Mainz: Grünewald, 1979.

The three approaches:

- * proceeding in continual dialogue,
- * the participants' orientation towards possibilities for action and
- * the forming of new alliances of solidarity

appeared to promise success and thus formed the basis of all further (Exposure and) Dialogue Programmes organised by Justice and Peace. The inductive approach had also proved its worth and was retained: rather than talking generally about abstract problems the discussions took as a starting point the participants' concrete interests, difficulties and possibilities for action with regard to the specific problem to be dealt with.

The dialogue programme undoubtedly had effects - for example on the decision of the German Parliament of 1982, which directed German development co-operation towards covering the basic needs of people in developing countries. However, after the hopeful start in Bad Godesberg, the limits of the dialogue programme also soon became clear:

- The dialogue was not sufficiently anchored in the churches and among the other participants for ambitious aims such as poverty alleviation to be approached jointly; consequently the aims and approaches were not pursued in a systematic way.
- The approach had been too global - too many social partners had been approached at the same time and too many social problems had been addressed, so that the discussions remained too general to lead to concrete actions.
- German organisations simply lacked knowledge about the daily reality for people who live in poverty, about the causes of poverty and decisive frame conditions. This was due at least partly to the fact that the Germans had essentially kept themselves to themselves; no representatives from development institutions of the South had taken part in the series of discussions and only a few had been at the congress. As though the North could sit at a desk and from there hope to solve problems in the distant South...

2.2 A first step towards partnership: Dialogue in the North with an expert from the South

Justice and Peace drew its own conclusions from these insights and sent some representatives to hold a dialogue with a Professor from the Faculty of the Papal University Gregoriana. The topic for the day-long meeting in Rome was the definition of a free and just economic order for developing countries - taking India as an example. They met with an Indian, an economics professor, who had completed a case study on "India and the Social Market Economy".

Well, at least this was a step in a southerly direction. An expert from the South had been selected. In contrast to the global approach of the ecumenical dialogue programme, Justice and Peace had concentrated on an individual case - India - and a particular frame condition - the market economy. The dialogue thus became more binding, the content clearer - although

the meeting was certainly too brief, the approach encompassing the whole of India still too comprehensive, one person to represent a whole sub-continent simply not enough.

Why not go to India in order to learn about Indian conditions? Why talk about the Indian, "the poor" all the time, why not talk to them?

An enlightening idea - but how could it be organised? How could a local partner organisation be found to help with such an experiment?

2.3 Expert training and motivation towards personal commitment: The 1985 India Exposure Programme

These questions were answered after a member of staff from the German Commission of Justice and Peace had organised "exposure programmes" in Asia within the framework of the International Association of Catholic Lenten Campaign for Socio-Economic Development (CIDSE) and thus learnt about this Asian method of development education.⁶ Misereor, one of the members of the German Commission of Justice and Peace, had also long been in contact with a suitable partner organisation: the Indian Social Institute (ISI) in New Delhi, a scientific institute of the Indian church led by a Jesuit, which besides carrying out research work also provides advice to several Indian self-help projects.

The preparations for the exposure programme on "Overcoming poverty through self-help" lasted over two years; the programme was eventually carried out by Justice and Peace in 1985 together with the ISI.⁷ Seventeen German participants - politicians, journalists, banking experts, development experts and scientists - were exposed to poverty situations, in order to help them

- overcome prejudices about "the poor";
- understand the causes and effects of poverty better;
- gain ideas for their actions in the field of development; and
- develop conceptual approaches, using the churches' long years of experience in the five projects visited. These approaches would, it was hoped, have an effect on practical policy benefiting the "poor" in long-term co-operation with the Indian partner.

Besides Germans, staff from the ISI and from the five self-help projects also participated, along with a representative from the Centre for the Development of Human Resources in

⁶ The Asian experiences with exposure programmes have been written up by Desmond de Souza, CSSR, *Exposure - Immersion: An Effective Means Towards Solidarity with the Poor?* Manila: Office for Human Development, Federation of the Asian Bishops' Conference, 1987.

⁷ For documentation and assessment of the programme see the publication of the German Commission of Justice and Peace, Indian Social Institute (Eds.), *Self-help Against Poverty. Projects in India. Documentation and Evaluation of the "Exposure Programme India August 1986"*. Reporting and editing: Clemens Jürgenmeyer. Bonn: Justice and Peace, 1986.

Rural Areas (CENDHRRA), Philippines, who had been a participant in the Bad Godesberg Congress.

The structure of the programme proved its worth as a frame for later Exposure and Dialogue Programmes: brief introduction to topic, concept and course of the programme (preparation); "field visits" in small groups (exposure); group reports and reflection in plenary session (dialogue).

The first two aims of the programme were achieved: the programme served the purpose of providing professional training and personal orientation for the participants, for whom abstract terms like "poverty", "development" and "self-help" gained a concrete meaning. In the encounter with self-help organisations the participants learnt that the promotion of self-help groups and organisations at local and regional levels definitely offers points of departure for development action. This meant that something of the widespread uncertainty regarding the use of development co-operation was removed; the participants acquired arguments to put forward in favour of poverty-oriented development co-operation and felt newly motivated by the exposure experience to make a personal commitment to poverty alleviation.

One strength of the exposure approach, it was concluded, clearly lay in just such a personal orientation for the participants. But what about the orientation for action and the claim of processing the participants' experience into conceptual approaches which could then serve as a basis for action?

The theme "Overcoming poverty through self-help" was apparently too general for the participants to be able to derive from the programme ideas for concrete action in their own fields of responsibility: a general motivation for personal commitment was the only result. And in the encounter with self-help organisations and their representatives, so very important for this commitment, the programme's weakness was revealed: the participants were concerned with organisations and their approaches; the immediate actors in self-help movements, the people living in poverty, remained objects of development co-operation to be observed and talked about - instead of becoming subjects, with whom the participants could talk and from whom they could learn.

2.4 Steps towards action in solidarity: Personification - Dialogue - Alliances of Solidarity The 1987 Philippines Exposure and Dialogue Programme

It was this aspect of the "personification" of poverty in particular which the organisers Justice and Peace and CENDHRRA took up two years later in the title of an Exposure and Dialogue Programme in the Philippines: "The poor and I - ways and steps towards solidarity".⁸

The participants were

- first to be exposed to poverty situations which were as different as possible, in order to give them the opportunity to deepen their specialist knowledge and increase their sensitivity for those concerned and their problems;
- and then, in dialogue with representatives of the participating Philippine organisations, were to concretise the joint aim of "overcoming poverty" and draw up a methodic concept within the framework of self-help promotion.

This time, although the 24 participants also visited five different self-help organisations, they had their first encounters with representatives of the "target group": during the exposure phase they were exposed - fairly helplessly - to masses of "poor" people, who were then, however, "given faces" in personal encounters. These individual encounters were made particularly intensive through the simple fact of eating together, sleeping under one roof and meeting again the next morning. In this way a personal relationship grew between the "poor" host and the "rich" guest, which threw a new light on the "poverty" of the former: poverty was personified and thus no longer an abstract phenomenon, it was something with a definite shape, linked with a particular person.

"The encounters which left a lasting impression", as the participants said later, "were not encounters with poverty, but with individual people and - to a limited extent - with groups, who met us with openness and warmth and aroused in us sympathy and in some cases liking. There was also respect for individual leaders among the poor." When faced, however, with the masses of wretched people in the slums, the participants were speechless, frozen inside and therefore unable to sympathise: "here the people remained objects".

The participants' eye for different expressions and causes of poverty was sharpened by encounters with individual people living in poverty; and they experienced for themselves something of the hardship of these people's lives: in the long walk by foot to their villages, in sleeping on a wooden floor "with just a thin blanket against the bitter cold". They were more or less exposed body and soul to the strange world.

⁸ Antonio L. Ledesma, Karl Osner (Eds.), *Ways and Steps towards Solidarity - Experiences and Impetus from a German-Philippine Exposure and Dialogue Program*. Editing: Marietta Peitz. Munich: Kaiser, Mainz: Grünewald 1988.

What effect did this undertaking have on those the participants met, on the people they visited and on the staff of the Philippine self-help organisations? Ernesto V. Baskinas, on the staff of CENDHRRA, put his questions and expectations for the participants into a poem:

The Poor and I

Away from the chilly winters of Germany
 Into the tropical weather of the Philippines
 No more snow-covered mountains, only
 the hot sun and dusty roads of the Abra mountains
 You've come to personally experience how the poor survive -
 how far can you take it?
 Have you seen enough deprivation, suffering and pain?
 or have you seen and felt the simple joys
 of the poor?
 A First World immersed in the realities of
 a Third World Country
 What a worldful of difference. Yet
 We are all human beings, some of us are more blest than others.
 But are we seeing and experiencing the same reality?
 Are your fears my fears?
 Are your tears my tears?
 Where is your heart? What are your priorities?
 Are we going in the same direction?
 Am I moving too slow?
 Or are you going back to the chilly winters of
 Germany or back in the warm tropical sun?
 The choice is yours.
ONLY THE POOR AND I REMAIN.

This brought the challenge of the Exposure and Dialogue Programme to the participants into the open: how much poverty can you bear? The consequence of accepting the challenge was clear: solidarity with us, the poor, means making changes in your own life - changes which go beyond just participating in a short programme.

The exposure experience did not only show the German participants poverty and misery; they were surprised and impressed by the strength which the people living in poverty displayed, despite or perhaps because of their miserable situation. This made it possible for the participants to face the personal challenge to their own lives, their own actions: "If I had just been exposed to the depths of their wretched lives, I would probably have kept my distance. But in the face of such courage shown by the poor I was given strength and determination." Determination, that is, to make a personal commitment to poverty alleviation, in which the "poor" are seen as partners, as subjects of development and not as the objects of support from outside.

This personification, which leads to a new attitude and - it is to be hoped - to different behaviour on the part of the participants, is a precondition for the development of greater dynamism in poverty alleviation. It became one of the structural elements of all later Exposure and Dialogue Programmes run by Justice and Peace.

A second structural element of this first Exposure and Dialogue Programme was the dialogue - between the participants and the people living in poverty, between the participants and the staff of the Philippine self-help organisations, even - going beyond the programme - between the participants and their friends or colleagues at home. The question was: would they manage to translate their personal experience with the people and self-help organisations visited into the "language" of their institutions and organisations?

Only then would the programme have a real chance of leading to development action within the framework of new alliances of solidarity: alliances among the participants from various sectors of society and development organisations in Germany; alliances between the participants and the people living in poverty in the partner country or the staff of self-help organisations working with them.

The three steps - "personification - dialogue - forming alliances of solidarity" - became the constituent parts of Exposure and Dialogue Programmes run by Justice and Peace, determining their objectives:

- * personal encounter through exposure:
to orient and motivate towards action;
- * thematically oriented dialogue with partners in developing countries:
to elaborate conceptual approaches, to launch development policy action within the framework of poverty alleviation;
- * deepening of dialogue and partnership:
to build up "small" alliances of solidarity in the form of a network for exchanging experiences and for mutual support in overcoming specific problems.

The development of this concept of Exposure and Dialogue Programmes was the most important result of the programme in the Philippines, apart from the personal orientation of the participants. In fact this concept went one step beyond the actual programme, in that the limits of the dialogue as an encounter between equal partners became obvious: the people living in poverty had been given the role of informers rather than that of equal dialogue partners.

How did Baskina's poem end? "The choice is yours... only the poor and I remain." Was equal partnership between participants and the "poor" actually possible? The people living in poverty were still being discussed and considered as objects, while insufficient attention was given to what they thought. And the theme was still too general, which clearly made it difficult to find concrete approaches for action.

2.5 Information and concern alone do not lead to action The 1988 India Exposure and Dialogue Programme

The next programme Justice and Peace organised, again with the Indian Social Institute (ISI) and with the Indo-German Social Service Society (IGSSS), both in New Dehli, India, was called "Realising legal rights"⁹. Here, the main ideas for Exposure and Dialogue Programmes developed in the Philippines programme were tested. The highly topic-oriented programme was based on the hypothesis that poverty does not just exist, but is caused by unjust social structures and can therefore be overcome, if there is the will to do something about it.

The aim was to go through the three steps: personification - dialogue - forming alliances of solidarity, so that the participants might be moved to think about ways of overcoming unjust structures and poverty in India. The programme was to strengthen their motivation, bring together potential allies and show ways towards action.

The 20 German participants, as in all programmes a mixture of politicians, church people, trade unionists, businessmen and journalists, met the "poor" during the four-day "field visit" to five different Indian non-governmental organisations and their partners, learning in the course of their visit about significant forms of structural injustice. One group investigated the situation of women working on the manufacture of tobacco and bidi - a type of cigarette - in the state of Karnataka and the role of union support; another was confronted with the uprooting of the tribal people of India in Orissa and the work of a self-help organisation; in Rajasthan, where the visit was to the Ghil-Meena, the subject was the oppression of women; in Kerala it was the fight for survival among artisanal fishermen; in Maharashtra, the fight against the practice of subjecting tribals to forced labour and the fight for the rights of small farmers.

The programme was similar in design to that in the Philippines - with two differences:

- The contact with the people living in poverty was more limited, since it was not possible, for example, to stay overnight with the families. As in the first Indian programme, the participants dealt more with the non-governmental organisations - which had been meant to act just as go-betweens - and their approaches, rather than with the people living in poverty themselves.
- The Indian programme was less generally poverty-oriented and more topic-related. This seemed to make it more interesting for the Indian partner organisations, who used the visits to show how unjust structures work at "micro-level". They explained where they saw chances for fighting against unjust structures at "macro-level", namely by tackling frame conditions. They were hoping for German support in this fight, something they made quite clear.

However, the participants found it difficult to take the step from personal encounter with those subject to injustice to action at the macro-level. They reacted by showing concern and anger

⁹ Karl Osner (Ed.), *What about Justice?* Editing: Ulrike Müller-Glodde. Munich: Kaiser, Mainz: Grünewald, 1991.

at what they saw, also rage and helplessness, but they also felt hope, and a dawning awareness that changing the situation begins with ourselves - in our heads and in Germany. They were also willing to form "new alliances of solidarity" - some organised spontaneous efforts to help when a school in "their" project area was damaged a few months later by a serious flood.

The participants had also understood the decisive difference between friendly charity and the right to expect support. They were no doubt sensitized to injustice by the exposure and motivated to make a personal commitment to do something. But the radical call of the participating Indians to join in their "fight" against injustice, "because development in India means fighting for justice", met with polite refusal from the Germans, because the development of Germany has led them to equate fighting with violence. Besides, the call of the Indian partners was too general for concrete ideas for action to emerge.

Even more important: during the programme there was no elaboration of conceptual results which might have enabled the participants to show solidarity with those suffering injustice in India by taking fresh action in their professional and social fields in Germany. Because there were no conceptual results elaborated in the programme to which action could be linked, the participants scarcely progressed beyond the question "What should we do?", born of deep concern and consternation.

The follow-up seminar for German and Indian participants a year after the actual Exposure and Dialogue Programme could not change this situation. However, the seminar - organised by Misereor in co-operation with Justice and Peace - was important, not just for reflecting on the experience with the distance of time and geography, but because the theme of the seminar had been suggested by the Indian participants. They wanted to discuss this theme, environmental issues in North and South, with the German side. Inasmuch as the Indians brought to the dialogue the problems which concerned them, they were turning away from a one-sided dialogue relationship and turning the Exposure and Dialogue Programme and the follow-up seminar into a mutual give-and-take. The conclusion was obvious: only when the partner organisation can introduce its own interests into the programme and see them reflected in it, is it possible for a long-term dialogue on an equal footing to emerge.

But the question of whether Exposure and Dialogue Programmes are also suitable for elaborating conceptual results - apart from those leading to the improvement of applied methods - remained unanswered. For this the methodological approach of Exposure and Dialogue Programmes had to be changed - which in fact happened with the next programme, producing quite different results.

2.6 Going beyond general concern and personal orientation ... The 1989 Bangladesh Exposure and Dialogue Programme

This Exposure and Dialogue Programme was organised by Justice and Peace and the Grameen Bank, Bangladesh, under the heading "The People's Economy". From the beginning two aims were pursued: the personal and professional orientation of the participants, in order on the one hand to qualify the participants for their work within the framework of poverty alleviation and on the other hand elaborate with them instruments for poverty alleviation.

Accordingly, this programme was directed more than the preceding ones towards participants whose main field of activity was development co-operation; to the usual mixture of 21 German participants were added experts from France, Canada, Columbia, India and the Philippines.

The decisive innovation in the case of this programme, however, was the lifestories of thirteen "loanees" from the Grameen Bank, which were noted down by the participants in teams of two during the exposure phase. Here at last the subject matter was precisely defined and the people living in poverty were seen as active subjects who each had their own story to tell. These stories became an instrument for learning. They produced concern and sympathy among the participants in the programme for the personal fate of "their" loanees; the participants listened closely, in order to be able to write down the information they received in the form of lifestories. In this way, and by sharing the various lifestories in small groups, they gained a common basis for discussion and also the necessary - but not too great - distance needed to digest their insights into the world of the "poor" and into the economy of the informal sector and to process them into initial ideas for consequences in their professional field of action.

The thirteen lifestories formed the basis for the desired conceptual results on the subject "Women's economic activities in the informal sector of Bangladesh". After the programme proper, one of the authors of these guidelines subjected the lifestories - which had been checked, with the help of the Grameen Bank, for accuracy by the thirteen "poor" women - to a comparative economic analysis.¹⁰

Thus both the potential and the limits of Exposure and Dialogue Programmes were revealed: the programmes are suitable not only for personal orientation of the participants, but also for gaining information as a basis for the - subsequent! - elaboration of conceptual results. Results such as those provided by the comparative analysis of the thirteen lifestories cannot be elaborated within a programme of ten to fourteen days, which always seems too short anyway.

¹⁰ Gudrun Kochendörfer-Lucius, Karl Osner (Eds.), *Development Has Got a Face. Lifestories of thirteen women in Bangladesh on People's Economy. Interpretation of Lifestories.* Bonn: Justice and Peace, Doc. 31e, 1991.

They require a long-term continual process, in which an Exposure and Dialogue Programme represents one of several steps.

Consequently, the dialogue had to be continued.

2.7 ... to specialist and conceptual results

The 1990 Dialogue Programme in Germany

Justice and Peace offered an opportunity for continuing the dialogue in the form of a two-day meeting of the participants from the Bangladesh programme and a subsequent eight-day long dialogue programme with twenty experts from the development field, this time in Germany, in order to

- discuss and deepen the conceptual results - i.e. the comparative analysis and the methodology of Exposure and Dialogue Programmes;
- create the basis for continual co-operation in the form of Exposure and Dialogue Programmes between Justice and Peace and the partners in the South;
- open up possibilities for action going beyond discussions. For this purpose working contacts between the ten participants from non-governmental development organisations of the South and various official and non-governmental German development policy organisations were set up. The idea behind this was, that long-term co-operation between North and South is a must, in order to create the general conditions in the North required to combat poverty in the South - the very frame conditions without which the German government's commitment to poverty alleviation through development co-operation would remain mere empty words.

The topic-oriented dialogue among the participants from the Exposure and Dialogue Programme in Bangladesh, the experts on the economy of the informal sector and the staff of German development policy organisations, ultimately led to the publication of the analysis of the thirteen lifestories, to the idea of publishing a book on the people's economy in Bangladesh¹¹ and to the elaboration of the present guidelines. With regard to the concept of Exposure and Dialogue Programmes, particular attention was paid to the role of the lifestories. Thus the inductive approach of learning from concrete examples had finally won its place in the programmes.

Thus it was possible, by means of Exposure and Dialogue Programmes embedded in a constant exchange of ideas in the form of discussions, preparatory work, drafts, deepening dialogues and publications, to elaborate results which were of equal interest for the partners of North and South and in the elaboration of which all had been equally involved.

What is more, the participants discussed the possibility of replicating the credit approach of the Grameen Bank in other countries, under other circumstances; and they elaborated

¹¹ By Ulrike Müller-Glodde, Pulling the Sangsar (working title). Dhaka: Grameen Bank, probable publication date 1993.

proposals for an Exposure and Dialogue Programme which Justice and Peace and CENDHERRA were planning in the Philippines on the topic "How can poverty be overcome in a sustainable way?", dealing with the promotion of the sustainable independence of self-help organisations and micro-enterprises.¹²

Thus a step on a future common path, acknowledged by all participants, had been conceived. Common interests include work on topics like the promotion of the people's economy; the replication of innovative development approaches, for example in the field of financing instruments such as those of the Grameen Bank; or the question of sustainable development at target-group level (individual economic activity) and at the level of the organisations. However, in Germany there are as yet no institutional foundations for the continual co-operation which is the ultimate objective - co-operation including Exposure and Dialogue Programmes, yet going beyond the individual programmes.

The contacts established after the actual dialogue programme between participants from the South and various development organisations led to a number of work projects between participants who had had little or no contact with each other before and for whom new possibilities for action were thus opened up.

¹² This Exposure and Dialogue Programme was carried out in October 1991 with 24 participants in the Philippines. The experiences gathered there have been incorporated in these guidelines, the results will form the subject of a separate publication.

3. The Organisation of Exposure and Dialogue Programmes

Theoretically, it does not appear to be very difficult - but translating the concept of Exposure and Dialogue Programmes into concrete programmes is a demanding task for an organisation.

It is not only a question of the programme running as smoothly as possible, so that all participants can concentrate on the planned encounters and the topic of the programme. Obviously all foreseeable organisational problems, such as communication problems because of language difficulties, need to be discussed before hand and overcome if possible. It is also obvious that - unforeseen - difficulties and problems will nevertheless emerge and will distract the participants. If, however, the participants feel that the organisers of the programme have done everything they can to organise the programme efficiently, they will find it easier to cope with uncertainties and difficulties.

Good organisation is particularly important for a good atmosphere and thus for the mental wellbeing of the participants - a factor which can make a considerable contribution to the success of an Exposure and Dialogue Programme; it should not be forgotten that open encounters between host families and organisations, facilitators and the participants from abroad is only possible in a relaxed atmosphere. The organisers can contribute a great deal in this respect. - How?

Never mind how much experience we gained - each programme was different from the preceding ones. Not just because we made a conscious effort to learn from our experiences, but simply because everything was different each time: the objectives, the theme, the partner organisations, the exposure country, all those involved from hosts to visitors. Therefore each programme had to be adapted to the respective circumstances.

What we have learnt from all this is, that it is important to maintain flexibility in the organisation of the programme from beginning to end, in order to be able at all times to respond to the needs of the participants. And we have learnt that there are no recipes for organising Exposure and Dialogue Programmes with clear instructions saying "this is how it's done ...!" We have learnt that for each individual programme we need to rethink the organisational steps in the light of the objective and theme of the respective programme and the expectations of the participants.

Thus, the following ideas on organising Exposure and Dialogue Programmes are not patent recipes, but rather organisational aids in the form of a basic framework and some checklists; they do not eliminate the need for each organisation to think out for itself the structure of its planned programme. The annexes with examples of our organisational work are meant to

illustrate the various aspects and can perhaps be used by would-be organisers as a source of ideas or as a pattern of sorts.¹³

It has been our experience that the preparation and implementation of an Exposure and Dialogue Programme can well be spread over a whole year; this relatively long period of time means that, besides making thorough preparations, it is also possible to set a date for the programme which is suitable for the partner organisations and participants, who often have tight schedules. The time required for assessing a programme depends on the type and extent of the results, but here too a year is quite normal. The amount of work which has to be done during these two years and its intensity vary according to the tasks in hand, so that those working on the programme need to be flexible in the amount of time they can put into the work.

These guidelines are mainly based on programmes in which Justice and Peace was the executing organisation from the North, co-operating with partner organisations from the South. It does not have to be that way: Exposure and Dialogue Programmes can just as well be executed by organisations from the South, with partners from the North, and Germany can also be an exposure country - why not?¹⁴ Since, however, we are following the inductive approach in these guidelines, taking as our starting point our own experiences, this chapter covering the organisation of Exposure and Dialogue Programmes is influenced by our particular experience of the set-up: executing organisation in the North; partner organisation in the South.

¹³ The annexes cover examples of

- an invitation to an Exposure and Dialogue Programme,
- information sent to participants concerning the concept of the programme and organisational details,
- orienting questions for the participants to reflect upon and prepare them for the experience of the exposure,
- a guideline for drawing up lifestories and, finally,
- a lifestory.

¹⁴ This was the case in a programme executed by the German Foundation for International Development (DSE) and the German Association of Savings and Giro Banks (DSGV); cf. DSE, DSGV (Eds.), Promotion of Self-help by Savings Banks. Report on an Exposure and Dialogue Programme in St. Blasien, Bonn, Berlin 1987.

3.1 Preparation of the programme by the executing organisation

3.1.1 The executing organisation and its partner organisation

The organisation which initiates and is mainly responsible for implementing an Exposure and Dialogue Programme, in other words the executing organisation, should be able to answer the following basic questions:

- * Motivation: Why do we want to implement the programme?
- * Objectives: What is our overall objective, what results do we wish to achieve?
- * Concept: What should be the content and structure of the programme with which this overall objective and these specific results are to be achieved?
- * Partners: Is there a suitable partner available in the exposure country to share responsibility for organising the programme?
- * Participants: Which target group is interested in which topic?
- * Financing: Has financing been secured for the programme?

The most difficult task, apart from gathering together suitable participants, is that of finding a suitable partner organisation in the exposure country. The partner organisation must work closely with the executing organisation on the concept and organisation of the programme and take the necessary steps in the exposure country to ensure that the programme can be implemented. It takes time to find such a partner; this is why an Exposure and Dialogue Programme should be part of the long-term co-operation between the two partners and it must be compatible with the aims of the respective partner organisation. Systematic networking can also be accomplished by inviting representatives from potential future partner organisations to participate in Exposure and Dialogue Programmes, so that they can get acquainted with the executing organisation and its methods.

The following criteria should be applied by the executing organisation when selecting a "suitable" partner organisation:

- * The partner organisation should itself be interested in the programme, theme and participants.
- * Executing and partner organisations should be known to one another and be able to judge the motivation and implementing ability of the other.
- * The partner organisation should be able to guarantee to co-operate on the development of the concept and to carry out its part in organising the programme.
- * The partner organisation should have access to people living in poverty, i.e. to development actors at the grassroots level, either in the form of close contacts and programmes or via intermediary (self-help) organisations. It should enjoy the trust of the "poor" or the intermediary organisations and be a credible partner for them.

- * The partner organisation should be able and willing to provide a sufficient number of adequately qualified staff for the entire duration of the programme (preparation and implementation).
- * The political situation in the country of the partner organisation should be such as to allow the programme to be implemented: there should be sufficient openness towards the theme and style of the programme, and neither the partner organisation, nor any of the intermediary organisations, nor the people to be visited should have any reason to fear disadvantages from participating in the programme.
- * The implementation of the programme should not cause any foreseeable security problems for the participants in the exposure country or the participants from abroad.

A written agreement between the executing organisation and the partner organisation in the exposure country helps avoid misunderstandings and is the basis for joint work. It should contain binding statements regarding

- * the motivation and separate interests of the partners (executing and partner organisations);
- * the objectives and theme of the programme;
- * a joint concept elaborated by both partners, which sets out the theme and is compatible with both the anticipated results and the respective interests of the partners;
- * the division of work between the partners and a timetable allowing proper programme planning;
- * selection criteria for participants and the envisaged number;
- * costs and financing, including the amount, type and proportion of costs to be covered by the executing organisation on the one hand and the partner organisation on the other;
- * the type of programme assessment to be made and the extent of responsibility for carrying out the assessment;
- * the appointment of organisers and contact persons in the executing and partner organisations, who will be responsible for the programme.

3.1.2 The participants: selection and orientation

Selection of participants

Participants can be proposed by the executing organisation, the partner organisation, or organisations closely linked with them, or by someone whom they trust, for example a participant from a previous programme. The selection of participants and the issuing of invitations is done by the executing organisation, which keeps the partner organisation fully informed; the latter is only indirectly involved inasmuch as the two discuss the criteria for the selection of participants.

Important selection criteria for the programmes of Justice and Peace are as follows:

- * belonging to a category of participants which corresponds to the theme: on the one hand people in public life who have links with development co-operation such as politicians, trade unionists or journalists; on the other hand specialists such as development politicians, those working in the field of development co-operation and scientists;
- * a field of responsibility which is relevant and specialist knowledge in relation to the theme;
- * personal readiness to make a fairly long-term commitment to poverty alleviation, especially in one's own field of responsibility;
- * sufficient knowledge of the most important world languages, in order to be able to communicate during the exposure phase (however, participation in an Exposure and Dialogue Programme should not be impossible because of a lack of language ability: interpreting services from competent participants or professional interpreters should be arranged);
- * readiness to contribute to the costs of the programme in line with individual possibilities and the requirements of the executing organisation.

The participants should be drawn from as wide a spectrum of professional backgrounds as possible, so as to avoid both an all too specific "expert seminar" or an all too general programme of "motivation towards commitment to poverty alleviation". In order to stimulate as creative an atmosphere as possible and a lively exchange between the participants, a good mix of people should be gathered together:

- * if possible, equal numbers of men and women;
- * an appropriate number of specialists for the special theme of the programme;
- * an appropriate number of staff from development organisations and institutions;
- * besides participants with many years of professional experience, a number of younger people;
- * some staff from important organisations of the South, in particular those which might be considered as potential partners for later Exposure and Dialogue Programmes (networking).

The different criteria vary in importance depending on the concrete objectives of the programme, which might involve, for example, particular conceptual results or a more general motivation towards commitment to development.

The formal invitation in writing to the participants should wherever possible be preceded by informal personal contact via a member of staff from the executing organisation, in order that the participants may be apprised of the organisers' aims and expectations. It is very important for the success of the programme that organisers and participants share a joint awareness of the programme's objectives, so the time spent on these contacts is justified.

The formal invitation should comprise the following: introduction of executing and partner organisations, clearly formulated interests and objectives, and a rough programme concept (cf. Annexe 1). It should include a request for a firm commitment to participate in the programme and should be sent as early as possible, so that those invited are able to pencil in the programme in their calendar of commitments.

Further information should be sent at a later date, namely a more detailed summary of the programme (cf. Annexe 2), information about organisational details (cf. Annexe 3), and material about the background to the programme idea and the broader context of this special programme, including results achieved previously. It is important to keep up the contact with the participants once it has been established.

Orientation of participants

Orientation covers preparation of the participants in terms of both content and organisation and is very important for the success of the programme. It is carried out by the executing organisation through

- * personal contact;
- * written information sent to the participant;
- * a preparatory meeting, if possible involving a representative of the partner organisation.

At this meeting aspects of the programme relating to content and concept should be discussed, such as:

- * the programme concept and the methods of Exposure and Dialogue Programmes, it being absolutely desirable that the participants are involved in designing the specific programme;
- * the expectations of participants and executing organisation;
- * the partner organisation: its image of itself, objectives and social role;
- * the specific roles of the participants, the "facilitators" and the host organisations in the various phases of the programme;
- * orienting questions for the reflection phase, which should also help the participant in preparing for the exposure experience (cf. Annexe 4);
- * the use of instruments of learning, for example, the point and purpose of "lifestories", and a list of pointers as an aid to writing them (cf. Annexe 5);
- * the function and form of group reports as an element linking the exposure phase and the dialogue during the final gathering of all participants.

Organisational preparation of the participants includes, for example, information about

- * programme timetable: travel dates, travel possibilities, meeting place, group flights, transport in the exposure country, programme sections, journey home;
- * health, insurance, clothing, climate, equipment, luggage for field visits, visas, amount of pocket money needed, foreign currency regulations, presents for hosts;
- * the participants: a list of participants with addresses and telephone numbers, etc. and brief details about their professional background;
- * accommodation in the exposure country, local addresses and telephone/fax numbers;
- * procurement of tickets, costs and contributions to costs, payment and currency;
- * working language and interpreting facilities;
- * payment of expenses for participants from developing countries.

To complete their information, the participants should receive carefully prepared informational material to help them prepare for the programme, such as:

- * well-chosen, if necessary translated and easily readable information about the specialist theme;
- * a reading list;
- * material about the exposure country in the participant's mother tongue or in the working language of the programme, providing basic knowledge about the socio-cultural, socio-economic and political situation in the exposure country. The executing and partner organisations should select this material together; there should not be too much of it, since the objective of the programme is in fact for the participants to learn from their own observations.

3.1.3 Preparations - e.g. in Germany: a checklist

Basics

- * flexibility in the organisation and design of the programme;
- * close co-operation between executing and partner organisation;
- * appointment of a preparation group (one official should be appointed to do the necessary work, additional staff should be available if extra help is needed).

Co-operation between executing and partner organisation

- * the partner organisation in the South should be kept informed at all times and a continuous exchange of information should be maintained between those responsible for the preparations;
- * co-ordinated discussion process taking into account the length of postal delivery times.

Care of participants

- * a reserve list of participants should be drawn up in case any are unable to accept the invitation;
- * participants should be invited to a preparatory meeting, which must be organised;
- * contact should be maintained with participants, so as to enable direct reactions to changes in programme or wishes, to misunderstandings which may arise, and so that individual questions (e.g. type of gifts for host families) can be answered;
- * the wishes of the participants regarding routes/ times for the journey should be accommodated;
- * shortly before departure: check with participants whether tickets have been received; confirm departure times; get confirmation that the participants' state of health will allow travel.

Finance

- * make constant checks on development of costs;
- * provide funds for the partner organisation in good time, to cover costs incurred in its country;
- * set up a petty cash box.

Travel preparations

- * book all (group) flights, co-ordinate travel routes and times, forward tickets in good time;
- * take out travel insurance for participants and accident insurance for freelance participants;
- * apply for visas for German participants if needed;
- * help non-German participants acquire visas;
- * organise a travel guide for the group.

Miscellaneous

- * organise interpreters;
- * inform institutions and organisations participating in or concerned with the programme, for example German Embassy in the exposure country, about the programme;
- * inform the media if appropriate;
- * consider time differences and public holidays in the exposure country;
- * provide a gift for the partner organisation;
- * provide first-aid sets for the exposure groups.

3.2 Preparation and implementation of the programme by the partner organisation in the exposure country

Whilst the concept of the programme is the result of discussions between the partners during the preparatory phase, the implementation is mainly the responsibility of the partner organisation.

The partner organisation may in turn work with local organisations which, as host organisations, will enable the participants to gain access to people living in poverty during the exposure, or - in the case of a topic involving a comparative study - offer them access to relevant information. The partner organisation should discuss the aims, concept, organisation and methods of the programme with the local organisations and give them some responsibility for preparing it, so that the general concept may be adequately reflected in the concrete programme. If, however, several people, possibly from several organisations, are responsible for preparing the programme, then it will be necessary to clarify who is responsible for what.

The programme can be divided into three phases: exposure - dialogue and reflection in small groups - dialogue and deepening of the subject matter with all participants and in working groups.

3.2.1 First phase: Exposure

The following steps are necessary for the preparation and implementation of a three-to-four-day exposure:

Selection of suitable exposure locations

- * They must be as representative as possible in terms of the programme theme. The criteria for ensuring this are: locations in an area where there is widespread poverty with "typical" populations, "typical" problems and special approaches to solving the problems.
- * Transfer times from the central arrival point in the exposure country to the various exposure locations should not cut into the time spent in these locations too much: short distances to be covered and long stays are better than long distances and short stays.
- * It is important that the security and wellbeing of the participants can be guaranteed.

Selection and preparation of suitable individuals, families, villages, businesses or organisations

Selection criteria are determined by the theme of the programme and can comprise any or all of the following:

- * cases which are the "best" possible examples of their type: the people's lives should offer particularly clear examples of typical problems,
- * social position,
- * financial status,
- * economic and organisational forms,
- * specific problems and approaches towards solving them.

In order to prepare the participating individuals and organisations, information must be supplied about the type and length of the visit, particularly the reason for it and the interests of the foreigners. This includes pointing out that the participants are not representatives of aid organisations and that the visit does not involve any prospect of direct financial support.

The encounters should be well prepared, but not "pre-programmed", in order to leave scope for openness and spontaneity.

Selection and preparation of suitable "facilitators"

This means people who will act as interpreters of foreign languages and foreign worlds, thus making the dialogue between the grassroots actors and the participants actually possible.

Selection criteria may include:

- * thorough knowledge of the local situation and people's problems;
- * personal knowledge of the people to be visited and a confidential relationship with them;
- * sensitivity, an open mind and the ability to think in abstract terms;
- * sufficient knowledge of the working language and the local language;
- * willingness to act as a "travel guide" for the participants.

Since the facilitators have a key role to play in the exposure phase, they must be thoroughly prepared for their tasks:

- * they should be informed about the programme and the participants, in particular the latter's interests, about what is required of them and about the key position which they will hold;
- * it may be a good idea to draft a paper on the role and tasks of the facilitators and give it to them;
- * it is essential that they are prepared for the programme and their tasks as facilitators through a discussion in which the other persons involved in the implementation of the programme - including those from the executing organisation - should take part.

Determining the size and composition of exposure groups

The exposure group is the central element in Justice and Peace programmes: this is where the dialogue begins, this is where the first alliances of solidarity emerge - and this is what the participants enjoy most.

The exposure team should be kept as small as possible for the sake of group dynamics and the desired personal openness - ideally it should consist of just two people. These groups of two participants should be joined by just one facilitator; any additional persons would tend to make it more difficult for contact to be made, confidence to be built up and open discussions to be established between the participants and those they visit.

The executing and partner organisations decide on the composition of the groups together, taking into account the participants' interests and background. The teams should be made up of complementary pairs, this being determined by criteria such as

- * man/woman
- * development expert/non-development expert
- * economist/non-economist
- * person from a country in the North/South
- * young person/older person
- * good/not so good knowledge of languages.

The composition of the exposure groups needs careful thought, as does that of the small groups for the reflection phase. The participants, who should be informed of the criteria for the proposed composition of the groups, should for their part be ready to accept the organisers' suggestions and should only be allowed to ask for changes to be made in exceptional cases for which there are very good reasons. The composition of the groups should aim to enhance the creativity of the participants in dealing with their new experiences and encourage them to discuss these experiences within their groups.

Good documentation of this programme phase is desirable, but should be discreet - no videos, for example, since they generally inhibit the spontaneity of the "actors".

Taking into account logistical aspects

There are a number of logistical aspects which can help intensify the participants' learning experience:

- * sufficient time and opportunity for confidential exchange with the grassroots actors visited;
- * overnight stays in the exposure location, if possible with the person visited and his family, provided they are able to act as hosts;
- * adequate provision for the participants as regards accommodation and food (including boiled water);
- * time and opportunity to get to know the economic, social and cultural environment of the people visited;

- * time and opportunity for the participants to talk among themselves and with the facilitator about the insights they have gained.

3.2.2 Second phase: Reflection and Dialogue in small groups

The exposure is followed by a phase of reflection and dialogue lasting about two days and involving three or at most four exposure groups, their facilitators and, if appropriate, one or more resource persons. The participants summarise their reflection in small groups in the form of a group report which they later use in the plenary session to inform the other groups about their discussions; this reflection is also the basis for drafting the lifestories of those the participants have spoken to.

The partner organisation prepares this second phase of the programme by

determining the composition of the groups

The group, consisting of several exposure teams from the same exposure area, is usually made up of six to ten people; besides the personalities of the individual participants, their professional background is particularly important for a fruitful dialogue: the more mixed, the more varied, the better.

including specialists, if appropriate

If it becomes clear during the preparation of the programme that the facilitators are not able to cover all the professional requirements arising from the choice of theme for the programme, then the partner organisation should engage the services of an appropriate specialist for each reflection group, who will help them process their insights and place what they have experienced and heard in a wider context. These specialists must be prepared just as carefully as all the other participants for their tasks in connection with the programme.

taking care of logistical details such as

- * organising appropriate accommodation and rooms for use during the day - if possible all in one building or complex - close to the exposure locations, so that the physical and mental distance from the exposure experience is not too great;
- * providing food, etc. for the participants;
- * co-ordinating the arrival and departure of the groups.

3.2.2 Third phase: Dialogue and Deepening of the subject matter in plenary session and in working groups

The third and final phase lasting one to two days serves the following purposes:

- * exchange among all participants and with facilitators, participating specialists and staff from the partner and executing organisations, and deepening of the experiences and insights gained in the exposure and the first reflection phase;
- * feedback to all programme participants;
- * elaboration of consequences in terms of action which the individual participants may want to and be able to take in their respective areas of responsibility once they return to their respective countries.

The participants again use their own resources and experiences to work in this phase. Although the exchange now takes place in a larger group and therefore under more formal conditions, everything possible should be done to avoid the appearance of a "seminar" or a "conference" and to preserve the "warm" informal atmosphere of the exposure phase and the first dialogue phase. This means that peaceful reflection, the processing of new impressions and insights, and open and easy dialogue remain the centre of interest. The group reports prepared by the participants are the introduction to this phase.

The partner organisation will do the following to prepare and implement the dialogue in plenary session:

- * appoint one or more chairpersons from among those who participated in the programme to chair the discussion and possibly select a few participants as co-chairpersons;
- * ensure formal speeches are kept to a minimum so as to extend the time available for intensive exchange;
- * have information available on the various themes;
- * include sufficient breaks and time for informal discussion in the timetable;
- * if necessary engage qualified interpreters before hand;
- * appoint people to keep a record of what is said for the subsequent report of the results;
- * arrange overnight accommodation and meeting rooms somewhere central so that time spent moving from one location to another is kept to a minimum (hotel with appropriate facilities). The meeting rooms should be in keeping with the character of the programme - i.e. not a conference atmosphere - yet also provide sufficient space for working in groups, office facilities, interpreting facilities, blackboards or similar, flip charts, projection equipment, pinboards, etc.

3.2.4 Moreover ...

The partner organisation can do the following before the programme begins:

- * inform interested institutions and organisations about the programme;
- * inform the media if appropriate;

- * appoint people to document the programme with photographs or film, if desired, although this should not be allowed to inhibit the open, spontaneous character of the programme;
- * organise a leisure programme to provide some contrast to the serious business of the day, giving the participants the opportunity to learn something for example about cultural or other social aspects of daily life in the exposure country.

3.3 Assessment of the programme, translating insights into results

Since the effects of an Exposure and Dialogue Programme should extend beyond the limits posed by the timetable and persons involved, the experiences gained during the programme need to be processed, the insights evaluated and translated into results. The assessment is undertaken by the executing and partner organisations with help from the participants.

Possible results are

- * motivation, sensitising of participants and further education of individual participants;
- * aroused awareness for problems among the general public;
- * concepts and methods as a basis for further work on the subject matter;
- * effects on development institutions and organisations as a result of the participants contributing their insights and including conceptual and methodological results in their fields of responsibility.

The achievement of such results can be encouraged by:

- * an assessment of the concept and content of the lifestories and group reports produced during the programme and of the discussions in plenary session and in the working groups. In this way the methods can be further developed, knowledge of the special subject matter deepened. The assessment methods should be based on scientific procedures. The decision to take on the extra work this requires depends very much on the quality of the material produced during the programme.
- * the documentation and publication of the insights gained in the form of internal reports, working papers, newspaper and magazine articles, books for both a professional and a wider public, photo documentation, films and radio programmes. The decision as to which form or forms to employ again depends on the material available.
- * the establishment of working contacts and the formation of networks - in the sense of new alliances of solidarity between the participants and the staff of interested institutions and organisations - in the North and the South. The first contact is fairly easy to organise within the framework of a follow-up meeting to be arranged by the executing organisation about half a year after the programme; if - and only if - the participants are interested, then this contact can be extended to working groups which meet regularly and later to a network.

Both the executing and the partner organisation or the participants can take responsibility for the various forms of assessment, working individually or jointly. The executing organisation acts as a co-ordinator and, if necessary, takes care of finance.

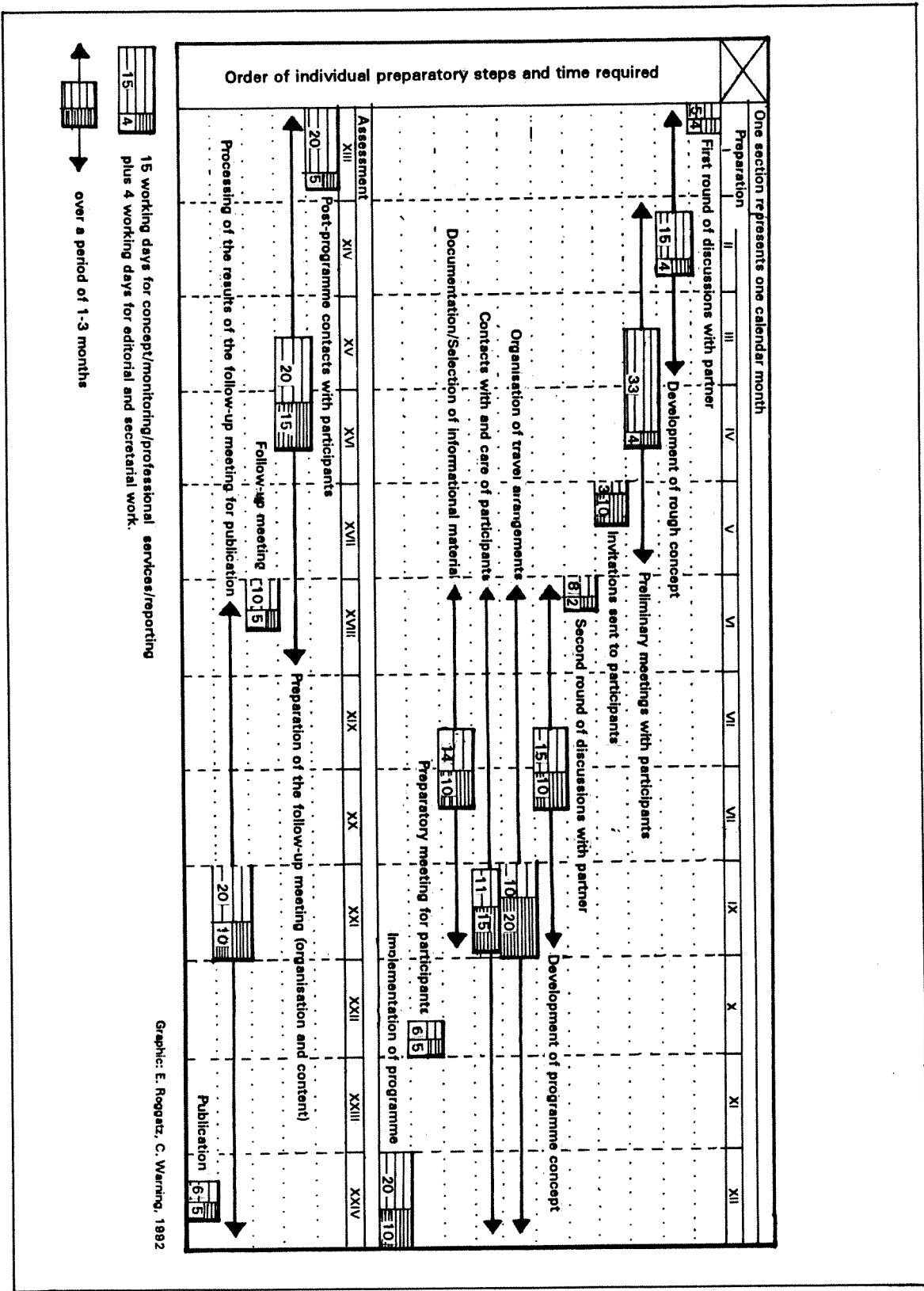
Such assessment of the programme presupposes the following:

- * That the programme is documented as completely as possible with all interactions and results. Someone must be given responsibility for this task before the programme begins.
- * That the participants are fully involved in the programme by expressing in discussions or in writing their reactions, thoughts and insights.
- * That someone is given overall responsibility for co-ordinating the assessment activities.
- * That the participants remain in contact, maintaining an exchange of thoughts.

3.4 Costs in terms of time and money

The cost of an Exposure and Dialogue Programme is difficult to estimate, since it varies according to the absolute level of travel costs, the number of participants and the respective local costs.

However, it is possible on the basis of experience with Justice and Peace's programmes to say something about the time which must be allowed; this is summarised in the following diagramme. The data for preparing and implementing the programmes is relatively accurate, whilst the information about the assessment of the programmes only offers rough indicative figures: the assessment always depends on the results of a programme, the intensity with which it is processed and the form of the resulting publications.



Timetable for the preparation, implementation and assessment of an Exposure and Dialogue Programme (executing organisation)

4. "What makes a 'genuine' Exposure and Dialogue Programme?"

In the first chapter of these guidelines the concept of Exposure and Dialogue Programmes is set out, tracing the framework of this type of programme - a framework and nothing more. The second chapter provides the background information for the emergence of these guidelines. And in the third chapter the conceptual framework is filled out with hints for organizing programmes - not in the way of a recipe: "this is the way to do it", but rather in the sense of suggestions and aids for potential organisers. For one thing should be clear from all three chapters: flexibility is a basic requirement for the successful implementation of Exposure and Dialogue Programmes; a flexibility which allows the participants to become actively involved in the programme with their personalities, expectations and ideas.

This flexibility should be understood as a type of seal of authenticity for Exposure and Dialogue Programmes - and it has nothing to do with "arbitrariness". To make this clear and in order to set a standard for this type of programme, during an international dialogue programme organised by Justice and Peace in Germany in 1990, twenty development co-operation specialists from countries of the North and of the South elaborated a series of typical characteristics and qualitative criteria for Exposure and Dialogue Programmes: the quintessence of this type of programme.

4.1 Typical characteristics

The programmes are process-oriented

On the one hand they are directed towards a learning process on the part of the participants, on the other hand each individual programme is to be seen as a link in a chain of activities which as a whole should lead to structural change in development co-operation which will benefit the task of poverty alleviation.

The programmes embody an innovative method of learning

They make way for learning processes at three levels, namely

- * a personal learning experience for the participant;
- * a community learning experience for all involved, who learn from each other;
- * an institutional learning experience, in that the participants introduce their experiences and recognitions from the programme into their organisations and institutions, and in that specialist and also conceptual results are elaborated for development organisations and institutions to work with.

They pursue an inductive approach, in that the participants can draw their own conclusions from what they have personally seen and heard, from a particular experience, making the conclusions all the more convincing.

They make learning in partnership possible: the participants can learn from the experience of their dialogue partners in the exposure country and - although probably to a limited extent due to lack of exposure experience - vice versa, i.e. those involved in the exposure country may learn from the visiting participants.

The programmes are

- * **theme-oriented**, in other words they are directed towards specific questions and towards furthering the participants' development education;
- * **result-oriented**, in other words directed towards the elaboration of contents and concepts which can be used further;
- * **action-oriented**, in other words directed on the one hand towards the participants' decision to make a commitment to a development policy of poverty alleviation, and on the other hand towards action in partnership by those involved from the North and the South.

4.2 Quality standards

- 1. An Exposure and Dialogue Programme has to be mutually beneficial for both the executing organisation and its partner organisation.**

Both organisations should exercise joint responsibility and authority over the programme. The objectives and methods of the programme are to be jointly decided upon.

- 2. The programme should be designed in such a way that a mutual "give and take" between all actors is provided for.**

The people at the grassroots level ("grassroots actors") should not be perceived let alone used as objects. The people, households or communities to be visited must be seen as actors and participants in the programme. A mechanism for their representation and involvement should be provided for at all stages of the programme, including feed-back from the visiting participants.

- 3. The programme should be part of a process aiming at structural change in development co-operation.**

Thus, the programme should be directed towards the processing of the individual experiences into specialist recognitions and conceptual results significant for the re-orientation of development co-operation. The continuity of this process should be ensured and the participants should be offered a long-term perspective for exchange and co-operation.

- 4. The programme must not endanger any actors or their work in any way.**

It should neither impede nor endanger the long-term work of the partner organisation nor bring the grassroots actors, the participants or the facilitators into personal danger. Possible effects for all actors as a result of the programme must be considered in advance.

5. The organisers must observe the principle of confidentiality.

Recognitions and results may not be published without the express agreement of all actors involved.

6. Participation in the programme is strictly voluntary for all actors.

It rests solely on the interest of those involved to strengthen the visiting participants' personal involvement in poverty-oriented development policy and co-operation.

7. The composition of the circle of participants should be balanced.

The circle of participants in the programme should comprise equal numbers of representatives from the North and the South and equal numbers of men and women.

4.3 Conditions for success

4.3.1 Conditions for achieving the objectives of the programme

Thematic reflection, professional education of the participants

Specialist and practice-oriented reflection requires not only the encounter with grassroots actors, with people living in poverty, but innovative inputs especially by the staff of the partner organisations in the exposure country.

Consciousness raising and personal orientation of the participants

The process of consciousness-raising and personal orientation entails, besides appropriate programme design, a certain openness on the participants' part for the problems of poverty, as well as a basic readiness to debate openly with (poor) grassroots actors. One means of achieving this is for the participants to ascertain the lifestories of the dialogue partners.

Innovative action

A precondition for the participants' innovative action is their personal orientation, their motivation to work towards conceptual results and a certain scope for action in their professional fields.

The organisers should not only explain their expectations and their interest in the actions of the participants, but should support them by creating a framework going beyond the individual programme - for example in the form of follow-up events or the establishment of working contacts.

Changes in the frame conditions of development policy through new alliances of solidarity

Preconditions for this are the readiness of all actors involved in the programme to co-operate sincerely; the openness of the programme and those involved for occasionally unconventional innovations and suggestions; the development of common views and the support of those involved in the attempt to reach the objectives.

4.3.2 Conditions for the success of exposure and dialogue

All in all, the first requirement for a successful Exposure and Dialogue Programme is good co-operation between the executing organisation and its partner organisation. Since the co-ordination between executing organisation and its partner regarding the aims and the organisation of the programme requires exceptionally intensive co-operation, there should be at least one personal meeting of those responsible before the programme is implemented.

Conditions for the success of the exposure

An exposure should only be implemented with a partner organisation which has at its disposal sufficient expert and organisational competence and capacity for implementing such a demanding programme.

The participants must be selected deliberately. They must be well prepared, above all in respect of the purpose and aims of the programme; the participants will be prepared by the executing organisation; the grassroots actors by the facilitators; the facilitators by the executing organisation and even more so by the partner.

It is essential that the participants are accompanied by local facilitators during the entire exposure phase.

The confidential exchange between all actors involved requires good communication, which is encouraged by

- * openness towards encounters with strange, "rich" or "poor" people on the part of the participants, the grassroots dialogue partners and the facilitators;
- * understanding for, or at least acceptance of, what is perceived as "strange" ideas and behaviour;
- * the visiting participants' readiness to show empathy for their dialogue partners in the exposure country;
- * trust in the intentions and interests of the respective dialogue partner.

Conditions for the success of the dialogue

The value of a dialogue increases with the variety of differing opinions. It is therefore important to strive for sufficient heterogeneity in the composition of the participants, without allowing it to be so great as to endanger the dialogue. The participants should

- * come from the North and the South;
- * represent various sectors within society, such as politics, economics, science, the media, as well as governmental and non-governmental organisations for development co-operation connected with the overall theme of poverty alleviation;
- * represent various specialist areas, in order to be able to do justice to the diversity of a specific programme theme.

The dialogue should always be conducted between people as individuals, not as representatives of countries, institutions or organisations. This presupposes that the participants

- * do not present themselves as representatives;
- * display a high degree of professionalism;
- * are personally interested in the theme and are prepared for personal interaction with the other actors involved in the programme.

The dialogue does not strive to make any definitions, but should open up prospects for action to the participants. This presupposes that the participants

- * are ready to exchange thoughts not just about the themes, but also about development policy values and aims in general;
- * are concerned with the problems of poverty alleviation and have possibilities of exercising institutional influence;
- * will try to discover possibilities for action within the scope - their own and that of their dialogue partner - available;
- * are ready to explore their possibilities for action.

Finally: an Exposure and Dialogue Programme can only be regarded as a success if

- * the organisers manage to establish the link between action at micro-level - that of the grassroots actors and the participants - and macro-political frame conditions; and
- * the participants manage to complete the difficult steps from personal motivation through thematic reflection to commitment to poverty alleviation and development action.

Great expectations, indeed; but our experience has shown that it is possible to realise them.

Annexe 1

Invitation to participate in the Exposure and Dialogue Programme in Bangladesh, October 1989

Dear Mrs./Mr. ...,

This is to invite you to participate in an Exposure and Dialogue Programme in Bangladesh in October 1989, organised by the German Commission of Justice and Peace and the Grameen Bank in Bangladesh.

Background information

We are approaching the end of the third development decade. Despite the efforts of many, and despite some remarkable development successes, the industrial countries are confronted with the fundamental criticism that their development aid contributes only inadequately to overcoming the still growing poverty and social disparities in the Third World. Thus, the purpose of aid in general is being questioned.

Against this background we are faced with a twofold task: on the one hand the societies of the industrial countries must develop greater understanding for the problem of poverty and its social impact. On the other, it is a question of making more effective contributions towards improving the living conditions of those who are disadvantaged. The latter is a tremendous task which we will be able to do greater justice to only if more people here identify with it.

The executing organisation

The German Commission of Justice and Peace - an institution of the Conference of German Bishops and the Central Committee of German Catholics - is involved in this work. Its task is to make people, especially Christians in the Federal Republic of Germany, aware of their obligations to the cause of justice world-wide, to human and social development, human rights and peace among individuals and nations.

The idea

One way of achieving this is through personal experience of poverty and contact with people who are struggling to live a life of human dignity, and with those supporting their efforts. This personal exposure and the dialogue with these people gives persons from industrial countries, who as a rule are not themselves poor, access to the reality of poverty and helps them to understand its causes and effects. They are also given a chance to see for themselves the efforts

the poor are making on their own to improve their living conditions, and the conditions under which they strive to achieve this improvement. Finally, this exposure and dialogue are meant to help orient the visitor from outside when he/she starts to consider what and how he/she can contribute to this struggle for greater justice.

Exposure and Dialogue Programmes

In order to achieve these objectives, the German Commission of Justice and Peace has for some years now been carrying out what it calls "Exposure and Dialogue Programmes". The programmes involve methods developed in Asia in the field of development education, whereby important persons from politics, the churches, business and industry, society in general and the sciences are "exposed" to significant situations on the spot, thus enabling them to experience personally the problem of poverty in its most varied aspects, so that they may seek for themselves possibilities for alleviating this poverty in dialogue with the poor and with those helping them; the expectation being that they will then put this experience to practical account in their own field of work, so that the programme will have yielded concrete results.

Thus, the programmes offer the opportunity for an action-orientated learning process, which the German Commission of Justice and Peace would like to make available to interested persons and in which it is itself a participant.

A first programme of this type was executed in India in March 1985; some information on it is contained in the enclosed brochure on "Fighting Poverty through Self-Help - Projects in India".

A second event of this type took place in the Philippines in February 1987; a book about this programme has been published, entitled: "The Poor and I: Ways and Steps towards Solidarity". In December 1988, Justice and Peace will continue the dialogue that was started in 1985 with Indian partners. The working title of this programme, which will deal with the problem of bringing about the rule of law, is: "Ways and steps towards more justice through partnership and solidarity with certain groups in India, who are the victims of injustice or are deprived of their legal rights".

The planned Exposure and Dialogue Programme in Bangladesh

In October 1989, Justice and Peace plans to carry out, together with the Grameen Bank in Bangladesh, a further programme on the subject of "People's Economy". It is to take place in Bangladesh from Saturday 14th October to Sunday 22nd October 1989.

With this programme, the German Commission intends to offer a platform for in-depth and sustained reflection on a sector of life which - though neglected in the industrial countries - is nevertheless very important, namely that of the economy of the so-called informal sector in the developing countries. It is hoped that this dialogue will provide some fresh impetus not only for

the development policy of the industrial countries, but also for the social teaching of the Church, which - in the churches of the North - does not do sufficient justice to the problem of the poverty endured by millions of people in the countries of the South.

The partner organisation

Therefore, Justice and Peace is very much obliged to the Grameen Bank in Bangladesh, one of the most important self-help promoting institutions in the Third World, for providing - as partner organisation of the German Commission - the local facilities, thus making the implementation of the programme feasible.

Invitation

On behalf of the German Commission of Justice and Peace, may I invite you very cordially to participate in this programme, an outline of which is enclosed. I would be very grateful if you could let me know soon by way of the enclosed form, whether you will be participating in the Exposure and Dialogue Programme.

If your reply is positive, I would ask you to arrange your travel plans in such a way that you can participate in the programme. I would also request that you write down for us your own expectations concerning your participation in the programme and send this information to us, along with the two enclosed forms.

Finance

One word on the financing of the programme: the German Commission of Justice and Peace will be responsible for the costs of the programme, including travel costs (economy class) and costs for board and lodging. As the financial scope of the Commission is limited, participants from the industrial countries are kindly requested to pay for their flight (place of residence to Dacca and back) from their own funds if at all possible, or to contribute to these costs, or to look for other sources of financing. However, the Commission would not wish for participation to be made impossible because of lack of funds.

Working language

The working language will be English; German-speaking participants are requested to inform the Commission if they require an interpreter; here again, linguistic problems should not make participation impossible.

I would be very happy to receive a positive reply regarding your participation and would like to thank you in advance for any suggestions you may have for us. We intend to hold a preparatory meeting in due course for the German participants.

Yours sincerely,

Enc. Form 1

Date:

Name of sender:

To the
German Commission Justice and Peace

Subject: Participation in the Exposure and Dialogue Programme in Bangladesh from 14th to 22nd October 1989

1. I shall
 be participating
 not be participating
in the above-mentioned programme.

2. For German-speaking participants:
I shall require interpreting services from English into German and/or vice versa:
 yes
 no

Please tick as applicable

Signature:

Enc. Form 2

Date:

Name of sender:

1. Professional activities and experience:
2. Publications of your own (please enclose copies):
3. Please list lifestories and important literature on the informal sector of which you have knowledge (please give precise data and/or enclose copies):

Annexe 2

Information for participants regarding the concept of the Exposure and Dialogue Programme in Bangladesh, October 1989: "People's Economy"

Dear Ladies and Gentlemen,

This letter is to inform you of the ideas which I will be presenting to Prof. Yunus of the Grameen Bank on behalf of the German Commission of Justice and Peace at our forthcoming meeting. Although the time for reacting to my letter is very short, I would nevertheless like to ask you to give me your comments; we hope that you will participate not just in the programme itself, but also in the design of it beforehand.

So far the following ideas have been proposed for the concept and structure of the programme:

1. Approach

The Exposure and Dialogue Programme is based on an inductive approach, which can be characterised as "learning from experience". This means that, after concrete encounters with poor people and the world in which they live during the exposure, the participants will reflect together in a subsequent dialogue, when they will be joined by experts on the people's economy and will evaluate what they have experienced in order to use the insights thus gained as an orientation for consequences which will have a bearing on their activities within their profession or within society.

The programme thus consists of three phases:

- exposure ("seeing"),
- reflection ("understanding"),
- dialogue leading to consequences ("acting").

There will be no lectures, in order to encourage direct, intensive exchange.

2. Objectives

A statement made by Prof. Yunus to the Committee on Economic Co-operation at the international hearing of the German Parliament on 20th June 1988 provides the leitmotif to this Exposure and Dialogue Programme:

"However poor a person is, as long as he is able to work, he is able to do something for himself. (...) If society creates an environment that allows the individual to develop his creative abilities, the reduction of poverty is feasible."

This quote highlights the two most important dimensions in the promotion of poor people: their independent economic activity and the frame conditions affecting it. The objectives of our Exposure and Dialogue Programme are thus derived from these aspects:

- to work out from examples the value of the people's economy within a strategy for poverty alleviation,
- to describe the frame conditions needed in the countries of the South for a better response to the needs and the importance of this sector of the economy and also for integrating it in development co-operation,
- to initiate and promote a continuous dialogue between the staff of government organisations and non-governmental organisations and within society in the North and in the South.

3. Results

The Exposure and Dialogue Programme will, it is hoped, generate the following results:

- a) The participants will learn about and thus understand life and economic activity in the people's economy (economic forms, economic activity, potential, problems).
- b) The frame conditions of the people's economy (social, political and cultural context) will be analysed.
- c) The degree of success will be weighed up: What have the individuals achieved within the given situation? Have they been able to improve their living conditions in a sustainable way?
- d) Experiences will be evaluated: the most important insights.
- e) Consequences for the participants to put into practice in their professions field.

4. Means

The above results should be worked upon during the different phases of the programme using various means.

- **Exposure**

Results a) to c) will be worked upon during the exposure in the villages by teams of two participants. By entering into dialogue with "poor people", assisted by facilitators from the Grameen Bank, the participants will ascertain the lives and economic activities of poor people and the frame conditions of the people's economy. For this the centre of interest for the participants will be a subjective perspective: How do "their" families see the advantages and difficulties of their economic activity? How do they experience frame conditions? To represent this "view from within" in the results, the participants will write down what they have heard in

the form of individual lifestories (of Grameen Bank loanees and their families). - Thus, the motto for the exposure phase is: "understanding, dialogue, presentation".

- **Reflection in small groups**

Result d) is based on an evaluation of the experiences of the exposure based on the question: "What is so important that it should be recorded?" It will be established by four reflection groups, each consisting of three exposure teams, guided by experts on the people's economy from the South. This phase comprises the following: personal reflection by the participants on the most important elements of the lifestories and exchange of thoughts within the group on the results arrived at by each participant; these being supplemented by the previous knowledge and experiences of each individual and by means of elaborating typical structural elements of the people's economy. After this assessment each exposure team will write up its lifestory. - The motto for this reflection in small groups is: "internalise, analyse and exchange".

- **Reflection in plenary session**

Result e) - consequences for the participants to put into practice in their professions field - will be derived from a joint evaluation of the experiences involving all participants in the programme, with the aim of assessing the insights gained from a conceptual and a personal standpoint. The motto for this phase is: "evaluation and consequences"; it will take the form of an exchange of ideas at a location in Dacca and will provide the basis for the conceptual results of the Exposure and Dialogue Programme, which can if appropriate subsequently be prepared for publication. In addition, the exchange of ideas should enable the participants to draw conclusions from the programme, which they can apply to their own area of responsibility.

The evaluation should cover the following aspects:

- Importance of the people's economy within the national economy: analysis of economic methods, frame conditions with positive or negative effects; possibilities for promotion within the country itself.

Inputs: four short contributions reporting the most important results of the 4 reflection groups, presented by a speaker from each group;
short comments on the results, particularly from the participants from the South;
consequences in the form of contributions to a discussion on the domestic promotional strategy at "target group" level and at the levels of promotional institutions and frame conditions.

- Consequences for external promotion of the people's economy and the creation of a suitable environment for such promotion - in the North.

Input: Short contributions from the participants from the North highlighting their personal contribution towards supporting the people's economy in their own field of responsibility.

- Joint assessment of the methodology of the Exposure and Dialogue Programme, including an answer to the question of the continuation of the dialogue after the actual programme has

finished (definition of questions and issues requiring further work, time and location for further meeting(s)).

5. Next steps

You will find enclosed a list of possible questions which should give you an orientation for the topic "people's economy". This list is not complete: I would like to ask you to add to it on the basis of your specific area of responsibility or professional experience and your specific interest in the Exposure and Dialogue Programme. This alone will enable us to do justice to the different expectations of the various participants and design the programme in accordance with your ideas. Finally, I would like to ask you to send me your suggestions for additional questions and your reactions to the proposed programme by the end of August. If this is not possible, please do not hesitate to write after this date.

Yours sincerely,

Enc.

Orientation aid on the subject of "the people's economy"

1. Life and economic activity in the people's economy

What types of enterprise and work are "typical" for poor people (e.g. dependent activities such as paid work, contract labour, home-based labour; or independent activities such as self-employment in agriculture or trade; work in family businesses; child labour)?

How do such micro-enterprises function (e.g. several different activities or concentration on one)? How are they organised (e.g. closely connected to household and family)? What are the economic principles governing their activities (e.g. survival as an economic target; minimising risk; maximising profit)?

What is the potential of micro entrepreneurs, what do they invest in their enterprises (e.g. ability to survive, to save, to work hard, specialist knowledge, flexibility, organisational skills)? What are their expectations (e.g. orientation towards the future, planning)?

What are the problems facing them (e.g. insecurity of employment; lack of knowledge of the market and of relevant institutions; debt; dependency on money lenders, middle men or employers)?

For poor people social, political and cultural factors have a very great bearing on their economic activities. The question would be to identify the characteristic elements of the social, political and cultural environment that exert a special influence on these economic activities (e.g. relationships of solidarity through which the individual finds security; values; status (esp. for women); political participation at village and regional level; popular culture).

2. Frame conditions of the people's economy

Which frame conditions are conducive to the economic activity of poor people (e.g. possibility to combine income-earning activity with other tasks and cultural norms, particularly for women; promotional organisations which are close to the target groups, such as the Grameen Bank; creating their own environment, for example through group formation)? What is the effect of these factors at different levels?

Which frame conditions hinder the economic activity of poor people (e.g. local power structures, dependency on others; lack of or inadequate public services in areas such as education, advisory services, health)? What is the reaction to promotional organisations such as the Grameen Bank and its village groups: is there respect for their autonomy?

3. What the individuals have achieved through their efforts

What have the individual people achieved in the given situation? Have they been able to improve their economic, social, cultural or political situation in life? Have they more scope to act and greater control over their own destiny? Are they less dependent?

4. Weighing up the insights

What are the most important insights? What merits recording?

Annexe 3

Letter of information for participants regarding organisational details (from the executing organisation)

Dear Ladies and Gentlemen,

It is my wish with this letter to pass on to you some information concerning the organisation of the Exposure and Dialogue Programme (title, country) in (month, year).

Enclosed you will find a provisional list of participants. If you have any additions or corrections to make with regard to your data (e.g. profession, telex, telephone or fax number), please let me know.

Flight information

We have booked a group flight to with Airlines. The flight information is as follows: (date, time, flight number).

You will receive your flight tickets in good time before departure through the travel agency (address, telephone & fax numbers). The person dealing with the bookings is (name).

Your journey by plane or train from to Frankfurt can also be booked via the travel agency. If you wish to do this please contact, who has taken on the job of organising the flights (address below). If we do not hear from you we will assume that you are booking your journey to Frankfurt yourself/yourself.

If you do not want to take advantage of the group flight, because you will be staying longer or travelling by another route, please inform, so that we can cancel your place on the group flight and make sure that you are collected from the airport in, In that case you should be sure you arrive in by (date, time) and that you do not book your departure for any earlier than (date, time), so that you can be sure of participating in the whole of the programme.

The participants will be meeting up two hours before departure, that means at hrs, in Departure Hall (number, floor, counter number), in Frankfurt Airport. The seats on board the plane have already been booked. will be waiting for you there.

Organisational details

Germans do not need a visa for a stay of up to 21 days in (name of exposure country). The following regulations apply for the citizens of other countries: (...).

Travel insurance as follows will be taken out for those travelling on the group flight:

Medical insurance	100 %		
Accident insurance	death	DM	40,000
	handicap	DM	80,000
Personal liability		DM	2,000,000
Baggage insurance		DM	4,000

This insurance package also includes costs for a return flight in the case of illness, transfer home in the case of death and tourist assistance.

I urgently recommend that those participants not travelling on the group flight also take out an insurance policy.

There are no vaccinations required for entry into (name of exposure country), unless you were in a yellow fever area during the six days immediately prior to your arrival. However, I do suggest that you check that your tetanus and polio shots are up to date.

Malaria tablets are recommended. The most effective way to guard against malaria remains to protect yourself from mosquito bites, which is why it is a good idea to pack a mosquito repellent (e.g. Autan). Check with your own doctor regarding any further medicines you may require. Remember to pack sun protection products!

To preserve your general health the following applies: prevention is better than cure! Therefore always observe certain ground rules, never drink water which has not been boiled or brush your teeth with tap water. Water can be purified using Micropur tablets, which are available from a pharmacy or chemist; you will, however, need a water bottle or similar container. Avoid fresh salads, ice-cream, ice cubes in drinks and food containing mayonnaise. Only eat fruit that has been peeled and vegetables that have been cooked!

The climate in ... is tropical. In October the rainy season is coming to an end, but we must be prepared for some rain.

So please do not forget weatherproof clothing. Otherwise, light cotton clothing is appropriate. You should include a light woollen pullover or jacket for evenings. Since we will also have to cover certain distances on foot in connection with the exposure visits, you should bring stout, comfortable shoes as well.

Our partners in ... will provide bedding and mosquito nets for the exposure visits. You should bring a torch with you.

Travel guides for ... can be obtained in most bookshops. (Title, publishers, price) is an up-to-date, informative guide.

There is no limit to the amount of foreign currency you may bring into The local currency can be obtained at the airport or from our partners, so that there is no need to bring (currency of the exposure country) with you. It is a good idea, however, to bring US dollars and travellers' checks in small denominations. Justice and Peace will initially pay for transport and board and lodging in advance. You will therefore have little need of cash, just for souvenirs, drinks, laundry, etc.

The time difference is middle European time plus 6 hours.

Contact addresses

You can contact us in Germany under the following addresses and telephone numbers: ...

The contact address in (name of exposure country) is: ...

The names and addresses of the hotels in (name of exposure country) will be sent to you later.

The programme

The detailed programme for ... is at present being drawn up by our partners there. The following timetable is envisaged:

- Date Arrival of the participants in ... by ..., collection from the airport and transfer to the hotel, dinner and introduction of participants.
- Dates Departure for the exposure locations and thereafter exposure in teams of 2 people plus a facilitator.
- Dates Reflection in small groups of 6 people at the exposure locations, together with a local resource person.
Transfer to a resort hotel (name).
- Dates Dialogue in plenary session, departure.

The exposure teams and reflection groups

The composition of the exposure teams and the groups for the reflection will be decided upon by us in consultation with our partners in (name of exposure country). Criteria for the composition of the groups are generally based on achieving a composition which is as all-round and complementary as possible, in particular taking into account the specialist and professional background of the participants: development expert/non development expert, economist/non economist, are possible pairings. Each team will comprise one man and one woman, taking into account ability to work in the foreign language (English/German).

It is envisaged that there will be a mixture of professions and countries of origin in the small groups of 6 people. I will not be able to tell you which groups you have been assigned to before we arrive in ..., since we still have to consult with the partner organisation (name) regarding the assignment of the facilitators, which could have an effect on the composition of the groups.

Your expectations

We would like to do justice to your ideas and expectations with regard to the programme and also include them in the planning. Part of this is certainly the composition of the groups in a way which does justice to specialisms and personalities. Therefore it would be helpful if you could let us know just briefly, whether you have any particular expectations with regard to the programme. This can be done by telephone or letter.

Travel costs

As we pointed out in our letter of invitation, Justice and Peace would like participants from industrial countries to cover or contribute to travel costs as far as they are able. These will probably amount to (DM ...).

I would be grateful if you could tell me at the preparatory meeting in ... on ... or at the latest when we meet up in (name of exposure country), what contribution we can expect from you. If I might reiterate, Justice and Peace will cover any costs not met by the participants themselves, and participation in the programme should not be prevented because of these costs.

Preparatory meeting

I would like to remind you once again that the preparatory meeting for the German participants will take place (date, time, location) and would ask those who still have not let us know whether they will be attending to do this as soon as possible.

I am looking forward to our joint undertaking and remain,
Yours faithfully,

Annexe 4

Orienting questions for the participants to reflect upon and to prepare them for the exposure experience

1. Did I understand the people I met, and their living conditions?

Did I understand their daily fight for survival? How they cope with their difficulties?

2. How do I understand the aspirations of the people for themselves, their children, their community?

What are the ways and means chosen by them to achieve their aspirations?

3. How am I affected by my experiences of these strange realities in my personal life and my areas of responsibility?

What are the means and ways I can consider in order to support the aspirations and efforts of the people I met during the Exposure and Dialogue Programme?

4. How do I think the people I met perceived me?

Did they understand the objectives and purpose of my visit?

Annexe 5

Guidelines for ascertaining lifestories, elaborated as part of the Exposure and Dialogue Programme in Bangladesh, 1989

These guidelines are not a check-list to be worked through, but should serve as preparation for the encounter with the Grameen Bank loanees and as an aid to structuring the lifestories.

Information can be obtained not just through conversation, questions, or by letting the loanee tell her story, but also through observation by participation, helping with the daily work, shopping, cooking, etc.

What is of prime importance is the gradual establishment of a relationship of trust between both sides during the encounter, because then the desired information will be forthcoming of its own accord. This means that the participants should not just fire questions at their dialogue partners, but should give something of themselves to the relationship by talking about themselves and their own lives.

1. **General situation:** living place
equipment
location in village
family members
general impression
2. **Family history / social background:** childhood/youth
origins of family
parents'/grandparents' occupation
marriage (dowry)
husband's family
children (living, dead)
3. **Work experience:** occupations of family members (now/before)
work done by children
reasons for changes of occupation
education/training
employer(s)
work structures
bottlenecks/problems
advantages/disadvantages of these activities
4. **Income/expenses:** income level
composition/sources of income
regularity of income
seasonal differences

- one day's income with sources
- one day's expenses
- main expenses
- (percentage of expenses for food)
- prices
- 5. Resources:**
 - workers in the family
 - land
 - means of production
 - house
 - animals
 - jewellery
 - savings
 - debts
- 6. Living conditions:**
 - health/health problems
 - food (quantity/quality)
 - children's education
 - social status in the village, in the family
 - relationships with other village groups (poorer, richer)
 - status within credit group
- 7. Promotion process:**
 - contact with the Grameen Bank
 - reason for first contact
 - emergence of credit group/process of group formation
 - difficulties
 - successes
 - use of first credit
 - problems
 - results achieved
 - repayment
 - consequences/side effects of promotion
 - other credits
 - changes for family
 - changes in income
 - changes in resources
- 8. Personal life:**
 - family, marriage, children
 - hopes for the future
 - problems and possible solutions

Annexe 6

Example of a lifestory:

Habaddan Khatun, Bangladesh

by: Prof. Guy Bedard and M. Margarita Guzman

Introduction

The first time we met Habaddan was at a special meeting organised by the Grameen Bank centre Agradut No. 9, Wahedpur Hisardi, where the Grameen Bank has 908 members, which means a cover of 39 % of the landless of the territory. We went to her home three times during the week, sitting in the house or outside it with her, or accompanying her when working or when she was on her land.

Habaddan lives with her family, mother, brother and child, in a good rented house which is 7 metres long and 3 metres wide, with a good floor made out of clay plus cow dung and walls made out of cane and bamboo. The roof is made of the same bamboo and cane and covered with thatch and sticks.

Habaddan occupies the left corner of this house, a space 2 x 3 metres.

We noticed under the ceiling a lot of unfinished carpets and baskets made by Habaddan herself at night, since she has light (only one lamp: 55 Tk/month), and a very nice carpet well organised with saris and cloth to give a very charming appearance to her home.

We noticed also that the bed took up half of the total space and was covered with a very nice carpet.

At the back of the room we could see the kitchen with everything in a specific order and necklaces, shoes and sandals well disposed in a very clean atmosphere. Small round benches, hand made by Habaddan herself, have been prepared for visitors.

Here is her lifestory

"I am the second of five children from a very poor family. My two sisters died when they were 2 and 3 years of age. Only me and my two brothers survived, one being in Dacca and the youngest one (18 years of age) with me.

My father worked on a daily labour basis, so that me and my brothers didn't have the opportunity to go to school.

Since I was very young I have had to work and the income received for my family was very low and often we did not even eat two meals a day.

When I was eleven years old I married a man, a professional soldier, who was thirty years of age and often away from home. Ten years later my husband left me, I was pregnant at that time and had two girls, 6 and 2 years old. I tried to find out why my husband left and went to Dacca to look for him and discovered that he was married. I felt very frustrated and did not know what to do. At this moment I met a family who offered to take care of my two daughters. This decision was difficult to take, because I was pregnant with no job.

I have been involved in the Grameen Bank's activities for six years. One day the Grameen Bank opened an office near my house. Then I went to see the branch manager and offered my services to take care of his house. For the first time in my life, I received a regular income of 80 Tk a month and I began a very good relationship with this man and his employees. They helped me to take care of my girl and I felt I grew up as a person with the confidence the put in me.

When the manager fell sick and everybody around was afraid to take care of him, I played the role of nurse. To express his gratitude he gave me my first most beautiful sari and when he left he gave me a large bed, since that time I have used it for me and my daughter.

Seeing people coming and having meetings in the office, I took an interest and began to believe that I could do the same thing and be a member of the Grameen Bank.

In fact I had a dream: to have my own land, and that is the reason why, in accordance with the Grameen Bank ideas, I went around the villages to find other ladies to form my group. I needed to do this because I had no other options.

My life has changed since I received my first loan. My friends and me never had any doings with money lenders or with loans, because we were not interesting as clients for them.

I could buy my first cow, which gave me a calf and milk for my family and for sale. Moreover, I could buy a special tool for husking rice. In the meantime I grew fruit and vegetables, made carpets and baskets and took care of chickens and goats, then I asked for a second loan at the Grameen Bank and could buy a second cow.

As I said at the beginning, my dream was to have land and the time came when I found a small piece of land (20 x 25 metres) which the owner sold me for 19,000 Tk including the cost of registration (1,000 Tk). At this moment I decided to sell the cows at a price of 8,000 Tk, with 1,000 Tk I had in my Grameen Bank savings account and the support of my group, I got a housing loan of 10,000 Tk.

So I felt more secure and decided to divorce my husband, and when he was notified he came back to me and tried to live with me again (it was the first time that my daughter met her father) and of course I didn't accept because I had waited too long for him and I had discovered that I can live alone.

Sometimes, when I try to remember how unhappy my childhood was and how I could have survived with so little food to eat, I really feel very proud of myself, because now we can eat three meals a day. In fact in the morning I eat bread and vegetables and I give my girl puffed rice, tea and sweets. For midday and afternoon we take rice, fish, soup and sometimes eggs with vegetables.

I really feel like I live in a family, because after I've taken my breakfast my mother takes care of my house when at five o'clock each morning I take my girl with all the students of the neighbourhood to the school where I work (as a pean). For me this job is very important, even if it is 4 miles away, because I can offer my girl the best opportunity to study and I can learn a lot and moreover I earn 400 Tk a month. When I come back in the afternoon, my brother helps me with the work on the land and around the house.

Finally I can sit down in my house and under the electric lamp I go on with my handicrafts. My best creations are sent to my daughters in Dacca.

My plans for the future are simple: I want to be happy. I need to have my own house with a loan from the Grameen Bank and I need to see my children happy.

Until now I felt like I was a blind person, but I will see the future through my children. If I can make my children happy I will be very happy.

If I think about getting married again, now I say no, because my experience is that men only want to take away my time and energy, and give nothing in return. I don't close the door, but I want to find a man who will take care of us and give me affection.

I am not a person to be only a wife: I want to continue to work and to create things. I will be very happy if I find somebody to do this with me.

In the beginning people could not understand why I needed to have many activities, why I agreed to leave my children in Dacca. But now they understand that it was to rebuild my life. At that time it was impossible to support everything at the same time.

If I am completely honest, I must say that I am not totally happy, because I am always worried about the future of my oldest girls. I don't know how long they will be allowed to stay in "their" family in Dacca. If they come back here it is going to be very difficult for them to adjust, but I hope that when I have my own house in the future, I may offer them a place with me.

Being a member of the Grameen Bank means I can get support for my new activities and I know now that if I select a good project and put all my energy into pushing it, I can easily pay the loan to the Bank, save a lot of money and re-invest to make my next dream possible.

In the past 6 years I have not only grown up with the Grameen Bank, but the members of my family have also grown up too, because I feel the Grameen Bank system is now like my own life."

**Profit and loss account of Habbadan Khatun
for 1 year, until sept. '89**

<u>operating income</u>	<u>per month</u>	<u>per year</u>
Salary: peon at school	400 Taka	4.800 Taka
commerce: fruits, vegetables	100 Taka	1.200 Taka
handicraft: carpet, basket	320 Taka	3.840 Taka
loan		<u>3.000 Taka</u>
		<u>12.840 Taka</u>
<u>operating expenses</u>	<u>per month</u>	<u>per year</u>
house/rent	42 Taka	500 Taka
electricity	55 Taka	660 Taka
food (10Tk(kind) + 15 Tk x 30 days	450 Taka	5.400 Taka
raw material / handicraft	200 Taka	2.400 Taka
installment for loan (50 x 60)		3.000 Taka
interest for loan		<u>240 Taka</u>
		<u>12.200 Taka</u>
net income		640 Taka

Balance sheet of Habaddan Khatun

Assets	before joining G.B.	before ownership of land	now (Oct. 89)
cash in hands	-	100 Tk	440 Tk
cash in bank	-	9.000 Tk	134 Tk
inventory	-	50 Tk	250 Tk
current assets	-	1.200 Tk	13.200 Tk
fixed assets			
- land	-	-	19.000 Tk
- equipment ¹	-	1.200 Tk	1.200 Tk
Total assets	-	<u>11.500 Tk</u>	<u>34.324 Tk</u>

Liabilities / capital

bank	-	8.000 Tk	8.765 Tk ²
own capital	-	3.550 Tk	<u>25.559 Tk</u>
Total liabilities and capital	-	<u>11.550 Tk</u>	<u>34.324 Tk</u>

In the course of the past six years, the own capital of Habaddan Khatun has reached 25.559 Tk which means an increase during the last two years by nearly 700%.

¹ tubewell acquired by G.B. loan

² housing loan 7.325 Tk + working capital 1.440 Tk = 8.865 Tk

