

DEUTSCHE KOMMISSION

# JUSTITIA ET PAX

Karl Osner

## **With the strength of the powerless**

Experiences of using Exposure and Dialogue  
Programmes for processes of structural change

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**Dedicated to my host ladies Paniben, deceased SEWA leader  
and Saleha Begum, Grameen Bank client with grateful thanks**

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Karl Osner: **With the strength of the powerless.** Experiences of using Exposure and Dialogue Programmes for processes of structural change.

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*Since the foundation of the Association for the Promotion of North-South Dialogue as legal holder of the exposure and dialogue programmes in 1992 he was the founding managing director until the end of 2001. This association was renamed Exposure- und Dialogprogramme e.V. (EDP) in 2003 and Dr. h.c. Karl Osner has been active in the managing committee and the advisory board until today.*

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## Preface

I realized the sustainable effect of Exposure and Dialogue Programmes (EDPs) after years of personal encounters with poverty and the fight against poverty in everyday life. I experienced this during my eight years of serving as a priest in Bolivia and as managing director of Misereor in countless meetings with the poor and their projects. When I was President of the German Commission for Justice and Peace, I got to know Karl Osner and his work for poverty reduction by means of self-help. Nevertheless, it is something completely different to live with poor people in their huts and to share their life for some days, and to reflect on this experience with other EDP-participants: "Development gets a face".

I am grateful to Karl Osner for analysing in this study his „*Experiences in using Exposure and Dialogue Programmes*“ and the corresponding *conceptual results*. As founder, promoter and longstanding director he has gathered rich experiences with Exposure- and Dialogue Programmes in different contexts since the 1980ies: in different countries and projects on very various matters and with different participants. Those who have worked with him know how thoroughly and persistently – he insisted on a clear concept for the preparation, implementation and evaluation of the programmes. So the conceptual results are based on manifold and rich experience. Karl Osner wrote this study in 2008 for the Institute of Development Studies (IDS), a leading organisation for research, teaching and communication on international development at the university of Sussex in Brighton UK, which published a short version. I am pleased to be able to submit a revised long version of it in the Gerechtigkeit und Frieden series to an interested public. I am deeply convinced that intelligent Exposure- and Dialogue Programmes can develop and promote the strength of the powerless to initiate processes of structural change to overcome poverty – even in unusual contexts.

On the occasion of the 40<sup>th</sup> anniversary of Populorum Progressio and of 40 years of Justice and Peace, the Albanian JP Commission hosted an EDP for the Conference of European Justice and Peace Commissions with representatives of Commissions from Eastern, Western, Northern and Southern Commission in the “poorhouse” of Europe. The EDP was supported by Renovabis. We were overwhelmed by the cordial hospitality of the Albanian host families, but likewise by the bitter poverty and the fatal effects of lacking state structures, etc. The EDP-subject „Poverty and Migration - a Challenge to the Development of Peoples“ was followed up in another EDP in Ukraine in 2009 on the subject of human trafficking. The European Conference is planning an EDP for 2011 in

the suburbs of Paris which will focus on integration and segregation in one of the countries of immigration in Europe.


Exposure and Dialogue Programmes were developed by the Federation of Asian Bishops' Conferences after the Second Vatican Council under the term "immersion". This term emphasizes the inward impulse and change resulting from the encounter with the poor and marginalized, as the participants are touched by the struggle, suffering and progress of the poor, and by their strength and willingness to achieve a life in dignity for their children and for themselves. Again and again, the participants have translated this original impulse into sustainable structural changes leading to more justice to overcome poverty. Whether exposure or immersion: We are talking about the path of Jesus Christ who reached out to the poor and marginalized of his time beyond all borders, beyond all cultural and religious barriers. In theological terms, we are talking about his self-emptying and incarnation (Phil 2), about His mission and the mission of the Church, about Him and the power of His Gospel revealed among the poor.

This is why it was and still is appropriate that church agencies and Justice and Peace have taken up this path and explored it together with national development cooperation by inviting leaders from politics, economy and society to accompany them.

I am happy and grateful to EDP e.V. for further developing these programmes, for looking for new ways together with the European Conference as well as in programmes with economic circles in order to find solutions for the current challenges.

This document is to help perceive „the strength of the powerless“, assimilate it and then to translate it into intelligent „pro poor policies“. These shall enable a life in dignity also for the poor and pave the way for more justice and peace in the world!

Trier, Chaguaya/Bolivia, June 2010



Auxiliary Bishop em. Leo Schwarz

Auxiliary Bishop em. Leo Schwarz was President of the German Commission for Justice and Peace from 1988 until 1999, President of EDP e.V. from 2003 until 2007 and President of the Conference of European Justice and Peace Commissions from 2005 until 2008.

## Executive Summary

### Background

This study on Exposure and Dialogue Programmes focuses on my experience of using the method of personal encounter (*immersion*) with people living in poverty, reflection and dialogue as a means of directing development policy efforts more strongly towards combating poverty and exclusion.

“Immersion Programme” is the term that has become standard in the English-speaking world over the course of the last decade, whilst in German-speaking areas the usual term is “Exposure and Dialog Programme”. On page 12 (see box) the interested reader can find some brief information explaining the history of the different spiritual meanings of 'immersion' and 'exposure' and the impact of this difference on the development of this programme approach in the Church in Asia.

Since the study is to be published in English, the use of the term 'immersion' for the programme has been retained throughout.

The experience analysed in the study based on personal experiences from the time I spent (three consecutive periods with a certain degree of overlap) in different institutions, pursuing a range of different goals and tasks. This report makes no claim to universality; looking back over two and a half decades it describes the effects, as I see them, of the various institutional conditions for shaping the *immersion* approach and of the results. My aim is to give the reader an idea of the range of uses and the broad reach of *immersion*.

The **first** sector in which *immersions* were used systematically in the 1980s was official German development cooperation: in the early 1980s, following a cross-sector evaluation of the unsatisfactory performance of development banks seen from the viewpoint of development policy, a special unit that had been set up in the German Federal Ministry for Economic Cooperation and Development (BMZ) was tasked with developing **and** testing within a fixed period of time strategies, instruments and processes for making official development cooperation *generally* more pro-poor by including the self-help approaches of the poor and involving the poor themselves. The aim was, therefore, to bring about a change in the *structure* of development cooperation.

The spark that led to the decision to use the *immersion* approach came from a series of case studies covering independent and innovative approaches for successful self-help and self-help organisations of the poor that were at that time unknown to German development cooperation, for example SEWA and Grameen Bank. These self-help approaches opened the way for the range of people involved in the process of redirecting German development cooperation to discover these self-help approaches for themselves, in the field, and to analyse their success factors and impact. The method of *direct* encounter with people living in poverty and of dialogue and reflection, which is the core of *immersion*, was developed in many small steps into one of the tools that make up the range of official development cooperation instruments.

*Immersion* and a comprehensive dialogue with self-help movements of the poor from the South led – in the metaphorical and in the literal sense – to a transfer of knowledge and skills from the poor of the South to the North. An alternative was thus presented to the hitherto defining design principle of official German development cooperation, namely the transfer of knowledge and skills from the North to the South. The organisational and financial basis for the immersion programmes came at that time mainly from the BMZ and in a few cases from the Justice and Peace Commission in Germany.

The **second** field of application: The formation of an *independent* agency for *immersions* in the form of an association under private law, the Association for the Promotion of North-South Dialogue, today registered as Exposure and Dialogue Association, operated and financed by *church-based* development cooperation institutions, signalled a change in the institutional framework. In continuation of the ecumenical dialogue programme “Entwicklung als internationale Frage” [Development as an international question] from 1977 to 1979, the immersion programme was involved, as part of the civil society forces of the Church, in the efforts to help create a political and social environment conducive to pro-poor development cooperation. As a consequence, policymakers, members of parliament and key figures in society and the Church were the main target groups for immersion programmes.

The newly created agency developed step by step at the same time a range of services and became, also with a view to greater financial independence, a partner of official development cooperation, acting as consultant. The evaluation by the IfO “Institute for economic research” confirmed this development in 1998.



The **third** area of application: My departure as head of the NSD in 2002 brought another institutional change for me as I chose to pursue new tasks: as a contribution to the efforts to make the *immersion* approach sustainable, I asked myself whether the idea of *immersion* could be disseminated. Was there a demand among institutions to use and also finance the immersion method as their *own* instrument in order to carry out tasks in their *own* name in pursuit of their *own* goals?

The present report covers some initial experiences with regard to how and for what purpose *immersion* can be used in various institutional contexts and how the method can be adapted to the particular needs, e.g. as part of research projects, or for the goals and tasks of organisations of the poor from the South, or in the context of international scientific institutions.

## Report structure

The report is prefaced by an executive summary, the aim of which is to help fit the lessons learned from *immersion* into the different institutional backgrounds. It is likely that in the future too the particular institutional framework and the context of the particular development policy agenda will be determining factors for the design of *immersions*: *immersion* is always determined by the context as well.

**Chapter 1** contains a summarised overview of the origins and development of *immersion*, its different roots and – in the interest of transparency – in particular some guiding principles that are important for designing the approach. This overview is again limited to my field of experience. Chapter 1 also contains a brief description of the method, “What *immersion* is” (No. 1.3).

In **Chapter 2**, an attempt is made to work out, by analysing past experience, some *general* lines of development that are backed by the conceptual and operational results of the process so far.

This is not a completed process; these are *lines of development*, trends, the purpose of which is to convey the state of the art. Mention should at least be made of the difficulty of making a thorough analysis and systematic assessment of an inductive process that is unplanned and largely unpredictable.

**Chapter 3**: Spurred by the initiative of the Swedish development authority SIDA – which is currently the only bilateral **official** donor using *immersion* as its *own* institutional

instrument under the new affectivities agenda, like the BMZ did in the early 1980s – a separate chapter on future perspectives has been added to the report about *past* experiences in chapters 1 and 2. This chapter looks at the possible *future* use of *immersion*.

First of all Chapter 3 contains a short description of the new aid agenda, which is defined above all by the increasing financial and sectoral ***budget*** aid in bilateral and multilateral development cooperation and by the principle of ownership by the recipient countries. These are factors that will also determine the development policy context in the future and are also part of the frame of reference for *immersion*.

I have asked myself how and for what purposes *immersion* could be used if I was in a position of responsibility today. Chapter 3 sets forth some thoughts and deliberations for discussion, how to proceed – based on some past experience. The aim is to support the discussion about the future use and design of *immersion*.

Examples of some methodological challenges are addressed in this context. They are intended to make it clear that the development of *immersion* as a method, in particular as regards dealing with the various limitations, is by no means concluded.

The study which covers the time period up to 2008, closes with some general thoughts that I believe may also be helpful in the future.

As a report based on personal experience, the study is very subjective and limited by my experiences which in fact are mainly related to German Development Cooperation and my view of things.

### **Causality of *immersion* and results / impact**

In Chapter 2 of the report a number of results are mentioned – arranged under the four lines of development – which are intended to provide examples of the effectiveness of *immersion*. It is a question of the causality of *immersion* and impact and also the question of whether *immersion* contributes to structural changes in the sense of directing development cooperation more strongly towards poverty alleviation and improving the living conditions of the poor. It is a question of whether the results justify the money and time that must be spent for an *Exposure and Dialogue Programme*.

The evaluation of the results given as examples for the positive impacts of *immersion* in the present experience report is based on the following statements and criteria, which are herewith also presented for discussion:

- It is hard to measure impacts, but when they occur they are generally concrete. They can therefore be described and, taking all the circumstances into account, at least be **weighed** up even if they cannot be “measured”.
- When weighing up the results we need to consider the expectations associated with *immersion* in general and with the individual programmes, the expectations of the participants and also those of the implementing organisations on both sides – North and South -, or the stipulations made by the commissioning organisation.
- When assessing and weighing up the individual contributions made by the participants to an *immersion* and the results and impacts achieved, each participant’s *concrete* possibilities for action and subjective scope for action are very important and should be considered.
- Over time, the many individual contributions by the participants can lead to overall impacts that may go beyond what an individual can achieve as a result of participating in *one immersion*. This is true for both the design of individual immersion programmes and for programme cycles including the analysis of the conceptual results and the follow-up process and is above all very important for structural, institutional and procedural changes.

If we take as a basis the participants’ concrete possibilities for action, which are always limited in the complex context of structural changes and need other actors or instruments, then we find another difficulty, namely weighing up the contribution made by the individual.

Experience has shown that particularly in development administration, where there is a high degree of division of labour, with its many responsibilities, and also in complex political processes, the whole *chain of impact* as far as the ultimate recipient of the aid cannot be changed in a structural way by a *single* actor alone: mostly many other actors and steps are needed. In practice to date, causality was recognised in my area of responsibility between *immersion* and positive impacts when the change in all probability would **not** have happened **without** the contribution of the participant in the *immersion*.

The involvement of the self-help and self-help movements of the poor in official bilateral development cooperation and the resultant reorientation of German development policy more towards poverty alleviation was only possible by bringing the whole range of instruments of the BMZ into play. **Without** the contributions by participants as actors following their participation in *immersions*, the political, conceptual, administrative, budgetary and procedural prerequisites needed in order to channel at least a *substantial* part of official development cooperation funds *directly* to the poor would not have been put in place.

**Motto**

***This is a book to which everyone adds themselves***

## **Chapter 1 How *immersion* came about – what *immersion* is**

### **1.1 Personal and institutional background**

*Immersion*s had not yet been thought of in 1959 when I began my professional life working initially at Misereor, the first nationwide solidarity action in post-war Germany by German Catholics against 'hunger and disease' in the world, and then from 1962 to 1992 at the Federal Ministry for Economic Cooperation and Development (BMZ), founded in 1961.

But *immersion*s became a critical means in the endeavour to overcome the manifold obstacles on the way towards getting closer to the ultimate goal as formulated for Misereor by its founder, Cardinal Frings of Cologne: *No lesser goal than the eradication of mass poverty.*

*'We will visit poverty in the museum'*

Muhammad Yunus, Nobel lecture, 2007, Oslo

For myself, after having studied law and political science, I have been involved over the last twenty-five years in a responsible position or working on my own with the development of the methodology and the practical shaping of *immersion*s in various institutional settings and contexts:

- as part of the special Task Force 'Fighting Poverty through Participatory Approaches' in the BMZ (1983 – 1992);
- in the context of church-related development work since my time with Misereor in several institutional settings, such as the German Commission Justice and Peace, which was initiated by Misereor in 1967, and from 1992 to 2002 with the Association for the Promotion of North-South Dialogue (NSD e.V.), the legal holder

of the Exposure and Dialogue Programme. In 2002, NSD became the Exposure and Dialogue Programme Association (EDP e.V.) with a full-time salaried staff;

- and finally, since the reorganisation of the NSD in 2002, I have been working in a private capacity, available when requested, with a number of international NGOs and academic institutions that use the immersion methodology in their own name and on their own account, as a kind of social consultant.

All in all, over this period of time I have been actively involved in perhaps about seventy immersion programmes of different types, duration and size on three continents, mainly in Asia.

## **1.2 Why *immersion***

### ***The process within civil society***

A first step was taken when, during the first half of the 1970s, the German Commission for Justice and Peace together with its Protestant partner organised a three-year ecumenical dialogue programme '*Development as an international social issue*' and a concluding national ecumenical congress was organised in 1979. It was the response of the Churches to the many years of sharp ideological controversies concerning development aid in general and private sector activities in the 'Third World' in particular.

This *intra-German* dialogue programme was an attempt to create a basis – *by means of dialogue* – within civil society for a fundamental, all-party consensus on basic development policy issues. Furthermore, the joint dialogue was a systematic attempt to develop a new concept of advocacy and to achieve a more *action-oriented* contribution by the Churches themselves to development cooperation.

Analysing the all-in-all successful event we became aware that we really did not know much about the manifestations of poverty, its deeper roots or causes or about the productive self-help potential of the poor – one of the key impulses of the 1978 World Development Report on poverty.

We also became aware that the very small number of participants from the South was one of the biggest deficits of the ecumenical dialogue programme and congress: we talked from far away in the North *about* poverty and the poor but not *with* them or their representatives.

### ***The process within the BMZ***

In 1980 and 1981, a cross-sectional evaluation of the 80 state-owned development banks that had been promoted for many years under bilateral financial development cooperation with an annual amount equivalent to 150 million euros triggered a shockwave that swept through the government and parliament, forcing the government to react: the evaluation showed that the average final loan amounts equivalent to 60,000 euros did not actually reach the poor segments of the population in the countries concerned.

A special Task Force was established in the BMZ at the level of a directorate with a time-limited mandate of first nine months, then – with the addition of the most important implementing agencies – for 18 months more. In the end the BMZ Task Force operated for a total of six years from 1983 to 1989, moderating during the final three years the Joint Working Group '*Fighting poverty through the promotion of self-help*', which was composed of five governmental and four non-governmental development agencies, among them KfW, GTZ, the two Churches and two 'political foundations'.

The purpose of the BMZ Task Force and the Joint Working Group was to develop concepts and *test the feasibility of* implementation proposals regarding possible ways of improving the instruments – especially financial – of official development cooperation by promoting participatory approaches and self-help, so that the 'target-groups' of development cooperation – *the poor* – could be reached and benefit *directly* from the assistance.

The process really took off within the space of the first year because the thirty or so case studies examined by the task force revealed some very innovative self-help programmes, for example in Asia: Grameen Bank, SEWA Bank, BRAC, CARD – which functioned with end-loans worth between 60 and 800 euros.

### **The first immersion in India in 1985**

In 1985, the German Commission for Justice and Peace organised the first immersion programme in India on '*Overcoming poverty through poor people's own efforts*' as a follow-up step to the ecumenical dialogue programme and in close cooperation with the BMZ Task Force: a number of key persons from the ecumenical dialogue programme, especially a few policymakers, plus some decision-makers from the enlarged BMZ Task Force participated in the *immersion*, visiting together some of the innovative self-help

projects found by the BMZ Task Force. – The complementary composition of the participants in an *immersion* was to become a habit in the following *immersions*.

Another very important and lasting input for the design of *immersion* in methodological terms came from East Asia, where during this same period the Church had started '*Exposure Programmes*'. Since it was our understanding that the objective of their approach was also to find a way to learn more about poverty and the life and struggle of the poor, Justice and Peace also called its *immersion* an '*Exposure and Dialogue Programme*'.

### 1.3 What *immersion* is

*Immersion*, as it was developed in the German context, means *encounter*, a person-to-person encounter. During an *immersion* people from developed countries or people who are relatively well off accompany other people for a few days – people who live in poverty and are struggling to achieve a decent life by their own efforts. It is an 'in situ' encounter, for a short period of time, in the reality of poverty and exclusion.

For the participants, the *immersion* process marks the beginning or the deepening of a personal path. It leads, if it succeeds, step by step to personal answers to many questions such as: *Is this the way I imagined poverty to be? What links me to the person I am encountering during the immersion? Is it more than compassion? Has my will to express solidarity with the poor in a practical way increased? Have I expanded my competence – whatever it may be – to find efficient solutions in the fight against poverty? And also: What inner commitment am I making towards this person who has granted me her hospitality and received me in her house? Do I actually want to go that far?*

Three phases determine the organisational structure of a 'field' visit, which normally lasts five to eight days:

- In the *first* phase of **Exposure** the participants live with the host family for two to three days in small groups of two, preferably a man and a woman: they participate in the host's daily life, in the work that needs to be done in the house and on the land or in the community. They live, eat and sleep – when possible – with their host family.
- In a *second* phase, the participants reflect for one to two days on their experiences during the Exposure, in individual and joint **Reflections**. This phase is about the significance of the experiences and about deepening them: What is not just coincidental or unique but *exemplary and typical*? How is the micro level linked with the framework conditions and the macro level?

- In a *third* and final phase also lasting one to two days, the **Dialogue**, all the participants come together: the hosts, the external participants, the 'facilitators' – i.e. expert intermediaries for communication – and in some cases, in particular, the host ladies, other experts and decision-makers involved with the specific issue of the programme, and finally the host organisation: now it is a question of summing up, of conclusions for each person's own work and the follow-up process.

The process acquires its own unique profile as long as the individual exposure programme complies with the following rules:

*First:* the families who are visited are chosen by the partner organisation and have agreed to the visit. These are people, mostly women, who in one way or another, for example with the help of microcredits, have started to make their way out of poverty – with varying degrees of success. The participants not only get to know poverty, but also learn about strategies for overcoming it. They see with their own eyes how approaches to fight poverty work.

*Second:* the Reflection and Dialogue are based on the participants' experiences. They speak about and reflect on their encounters with the hosts. *This is a strictly inductive process.* The encounter with a person in her family and social environment is a chance for a *holistic* understanding of poverty and development. The reason for the deliberate concentration of the encounter on a single person and her environment, for whose sake – you might go so far as to say – a participant travels to the Philippines, can be found here. The *person* is at the centre of *immersion*.

*Third:* although the three phases – *Immersion, Reflection and Dialogue* – take place in succession, they are also practised continuously in each component of the programme: the participants are always in dialogue, with the host lady, with their *immersion* partner, there is always something happening that invites them to reflect. '*Tana vana*', that is what SEWA – an Indian women's trade union and longstanding user of the immersion method – calls this intensive process of '*interweaving*'.

*Fourth* and finally: the participants determine the process. They act in keeping with the quote: '*This is a book to which everyone adds themselves.*' This is a quote from Christa Wolf for a book of life stories of women in the former German Democratic Republic. *What an immersion* participant '*adds*' is left to him or her. It can be writing down the life story of the host lady. Others have used their experience in their work and drawn up a balance sheet for the host lady's family business. A geographer made a map showing how the host lady's radius had grown. Others simply store the encounter in their hearts.



Martin Buber's reflection '*Observing, Looking, Comprehending*' can perhaps help us to understand the spirit in which the process in the *immersion* takes place:

*Something different happens if, in a receptive moment of my personal life, I meet someone with something about him, something I can neither define nor understand, which 'speaks' to me. What this person 'says' to me may be something about himself, for example that he needs me. It may, however, be something about myself.*

*The effect when something is 'said' to me is completely different to that of observing or looking. This person has ceased to be my object. I have become involved with him. I may have to perform a task for him, or I may just have to learn something – what is important is only that I 'accept' that I am the one who will respond.*

*This way of perceiving shall be called comprehending.*

(Martin Buber, *Dialogue, Treatise of the dialogical life*)

### **The process within the Church of Asia: from 'exposure' to 'exposure-immersion'**

*After ten years of experimentation, at the end of the eighties, and as a result of a comprehensive evaluation, the Office of Human Development (OHD) of the Federation of Asian Bishops Conferences (FABC) – the inventors of the 'exposure' idea – changed the name and called the approach 'exposure-immersion': 'exposure' – to expose oneself to poverty – was from then on in the spiritual thinking of the Asian Church 'only' the starting point of the personal path. In a literal translation of the Latin *ex- and ponere*, the participants put away any sort of familiar certainty and protection in order to embark on a path that begins 'outside'.*

*In the complementary 'immersion' the path leads further, 'inwards'. This is what the Latin root of the word 'immersion' stands for: 'mergere' means to immerse oneself in the sense of plunging in completely and ever deeper and 'becoming one' with the poor. The protagonists of this concept describe this approach as a 'dialogue of life'.*

*'Exposure-immersion' is thus not a matter of a short visit; instead it should become the starting point for an enduring process of growing awareness and internalisation for the individual participant. 'It benefits a Christian to consciously see the poor neighbour as a constant point of reference.'*

*The practical consequence is the great significance of reflection and the necessity for a continuous process of contemplation. The spiritual and contemplative dimension has to be understood as a resource.*

## 1.4 Guiding principles for the shaping of *immersions* and perceived need

The Exposure and Dialogue Programmes as they have been developed and used in the German context by Justice and Peace since the early eighties as well as by the BMZ and some of the governmental implementing governmental development agencies have been inspired by the objectives and expectations formulated for Misereor by its founder, Cardinal Frings, in 1958. Three of them which became guiding principles for the operational shaping of *immersions* and for developing *immersion* as a permanent programme with its own institutional and legal basis within the framework of church-related development institutions may be mentioned as examples:

*To shape pro-poor policies:* This means to fight against the *causes* of poverty. What is done must contribute to *structural impact*. Aid is necessary but not sufficient. We should use the instruments for shaping pro-poor policies.

*To persuade the powerful:* This means to motivate *and qualify* for pro-poor action those who determine or influence the economic, political and social conditions.

*To do everything within our power:* This means that sensitisation of policymakers and other decision-makers is necessary, but development education and awareness building must lead to *concrete action*.

These guidelines, especially the one on motivating and qualifying the '*powerful*' for shaping pro-poor policies, may be addressed to all – Christians or not – who are ready to make an increased commitment to fighting poverty, whatever their personal motivation.

The invitation addressed to the policymakers to participate themselves actively in pro-poor processes challenged us to create opportunities which *immersion specifically* can offer: based on the core idea of *immersion* – meeting person-to-person – they provide the unique possibility for a poor person or family to talk *directly* to the '*powerful*' about their needs and struggle in the reality of their situation – quite often not only on their own behalf – as experience has proved many times.

Experience also shows that the direct encounter with the struggling poor is appreciated by the external participants as the most moving and inspiring benefit of an *immersion*.

*'The immersion has been one of the most educational and moving experiences of my life',*

Ravi Kanbur, Director of the World Development Report 2000/2001, *Attacking Poverty*

Very often *immersions* were used in situations where the actors' own means and achievements were not enough and did not provide the answers needed to find satisfactory solutions for the current problem and make progress: the *felt deficit* in one's own personal and professional performance in relation to one's intentions and responsibilities and to the possibilities of the institution in which one is working is often the point of departure for actually embarking on an active search for something or someone to remedy this deficit.

Experiential evidence has shown that technically well-qualified participants recognise best the *significance* of innovative strategies and achievements and are ready to *validate* the usefulness of the findings for solving a problem. The fact that a not inconsiderable number of innovative micro finance institutions have been discovered in the course of the process due to *immersion* is a good example.

*Immersion*s are not the answer to all conceivable problems. The following presentation of four major development lines in Chapter 2, summarising experiences from about seventy *immersion*s since 1985 is intended to highlight *immersion*s' enormous creative potential for producing inputs and incentives for the shaping of innovative pro-poor processes whilst also clarifying their limitations.

## Chapter 2 Where we are – conceptual and operational results

A retrospective analysis of the path covered since then reveals four main lines of development in terms of content during the process, which ultimately also determined the methodological development of the *immersions*:

- A process leading to the *personalisation* of the poverty issue and of increased commitment for action by the participants of *immersions* through the experience of meeting face to face.
- A process leading to the acquisition by policymakers and key persons of appropriate *technical competence* for shaping pro-poor policies and promotion instruments.
- A process leading to *structural impact*.
- A process leading to *institutional use and spread*.

### **The poor have the "formula" for survival** (Immersion, Philippines, 1987)

*The targeted search for examples and forms of authentic self-help as employed by the poor finally helped us to find our way. Three fields of innovative experiences which key players from governmental and non-governmental development cooperation have discovered step by step for themselves mainly through immersions largely determined the dynamics of the entire process during the 1980s and 1990s:*

- *the discovery of the productive potential of the poor, their will to save and their creditworthiness including their capability to contribute to the building of what were later called micro finance institutions such as the Grameen Bank and SEWA Bank for example;*
- *the discovery of the potential of the poor to contribute to the building of member-based organisations as a strategy in striving to obtain their legitimate rights (SEWA as a trade union and movement of poor women);*
- *the discovery of the practical significance of participation in the sense of 'having part in' in return for 'taking part in' for example in the Watershed Development Programme in India: in return for voluntarily giving up the practice of grazing animals on public land usufructary rights over fruits in government-owned forests are legally granted as compensation*

### **2.1 A process leading to the personalisation of the poverty issue and of the commitment for action by the participants of immersions through the experience of meeting face to face**

The design of the first *immersion* in India in 1985 reflects the thinking and mindset at that time: it was conceived as a *visit to* – quite innovative and convincing – self-help

projects and a dialogue with the hosting self-help organisations on poverty and self-help, with very little or virtually no contact with poor families. Instead our search was focused on collecting data –average figures – for poverty and the poor.

In a second *immersion* 'Ways and steps towards solidarity' in 1987, in the Philippines, we were able to get a step nearer to the poor: we met poor families – still with the idea of finding out about 'average figures' in our minds, and far too many of them in the short time – with the entire group of 28 participants. It was a one-sided *interview* situation not a 'meeting together' and dialogue.

***'The poor and I' – on personalisation***

*The opening session of the second immersion in the Philippines in 1987 started with a poem 'The Poor and I' – a soft way to formulate a hard question: 'You've come to personally experience how the poor survive – how far you can take it?'*

Nevertheless, after the *immersion*, in a very intensive five-day reflection and dialogue we analysed together with our host organisation our experience so far. We were able to conceptualise the idea of *immersion* as a means for building new *Alliances of Solidarity* based on two pillars: '*personalisation*' and '*dialogue*' – and these have remained key elements of the immersion methodology to this day.

As a consequence, the subsequent *immersions* were called '*Exposure and Dialogue Programmes*' and were designed to include a constitutive phase for reflective dialogue on the experience gained from the *immersion*.

No progress was made at this time with regard to how to organise the personal encounter in a practical way in order to enable the participants to meet with the hosts and to reflect and answer the two questions which sum up the two key elements of '*personalisation*':

- '*Did I understand the people, their aspirations, struggles and conditions?'*
- '*What does the encounter with the poor mean for me and my work or area of responsibility?'*

It took four more *immersions* to find an appropriate answer, two *immersions* with Grameen Bank in Bangladesh in 1989 and 1997 and another two with SEWA in India in 1992 and 1995.

The main impulse came from Grameen Bank: during an earlier visit, I had learned that the basic training of the Grameen bankers was essentially done on site in the villages

and through times spent staying with the clients and members. The same was happening at SEWA. In Grameen Bank instead of a report the trainees had to write the *business life story* of their host family.

A book with such life stories was even published: '*Jorimon*'. I was given a copy but it took me several years to understand the message of the life stories for the design of the *immersion*: Since 1987, the participants have stayed with the host families in groups of two; as far as possible they live in the houses of their hosts, stay with them up to three nights and share in the daily life and work of their hosts. The use of life stories, complementing the experience reports, has become a regular tool of the immersion methodology, in order to record the experiences.

***The significance of life stories – what we have learnt in the process***

*We have learnt that life stories are not just 'success' stories but stories of what is very often a life-long struggle with all its ups and downs.*

*We have learnt that life stories are about more than achievements; they can provide us with experiential findings about the risk management potential of the poor as a means to decrease their vulnerability to poverty as they seek to achieve self-reliance.*

*We have learnt that writing a 'good' life story is not easy at all! Ela Bhatt, the founder of SEWA, once said to the participants from the BMZ/GTZ, who were hesitating at first to use this 'soft' means of life stories, 'If you write you start to mean it.'*

A critical learning and very important experience in order to understand the issue of *personalisation* is practised by SEWA Academy: the members, poor self-employed women, are '*invisible*' - this is SEWA's word for the phenomenon. The women have a name but they are not called by their names, reference is always made to a male: husband, father, etc. Introducing themselves at the beginning of their training as SEWA leaders, they are invited to start by saying 'My name is ... '; it is the beginning of a long process of developing the 'self', self-confidence and self-esteem – *personalisation*. The other facet of 'personalisation' has to do with the people I encounter during *immersion*: '*Did I understand the people and their conditions?*'

### **'My name is ... '**

*The basic training of future SEWA leaders at the SEWA Academy starts with a long round of self-introduction for the fifty or so trainees. One by one, each woman stands up and, speaking often very hesitantly, in a soft voice, says her name, where she is from and her occupation if she has one.*

*When I asked the moderator of the training session to stop the round, pointing out that I would not be able to remember all the strange names, she replied that this exercise was being done for another reason: all the women have a name but they are never called by their names, they are always introduced or mentioned by referring to a male, her father, husband, uncle, etc.*

*In other words, the moderator concluded, somebody who is not called by her own name is in a way 'invisible'. And she added that this is the deeper reason why, for example, the contribution made by the workforce of self-employed women in India to the country's economy does not appear in any national economic statistics, it is 'in-visible'.*

The result of this process for the *immersions* has been that the previously '*unknown – no-name*' hosts now appear on the list of participants in an *immersion* – with full names and addresses. *Now they too are participants!*

### ***The no-names got a name and address***

*The lists of participants in the first immersions contained the names of the external guests and also the name of the hosting organisation. But the host families and the hosting women did not appear in the lists.*

*When, in the fourth or fifth immersion, we finally mentioned the names and addresses of the host families we put the names of the external guests first and the names of the hosts after.*

*Finally, the hosts were put first followed by the external guests: now, everybody has a name and address and all, facilitators, hosts and guests, are considered as participants in the immersion at the same level.*

## **Examples of impact**

*Leading to commitment for action by the participants through the experience of meeting face to face: How did the expectations linked to the personalisation of the poverty issue influence the attitude and behaviour of the actors of development cooperation in practice?*

Apart from the importance of having a firsthand experience of poverty and exclusion, the participants of *immersion* repeatedly mention the *personality* of the people they meet: their energy, courage, imaginativeness and endurance trigger an impulse to make a substantial personal contribution to support the efforts of the poor to overcome their poverty and their struggle to pursue a life in dignity. The personal encounter with an individual, the host, is seen as an example: the participants make a commitment towards their hosts to search for ways in which they can act to support the efforts of the hosts and others like them.

***Immersion in 1992 with Paniben, tobacco worker and SEWA leader, in Mogri***

*Jyotiben (the current Secretary General of SEWA) turned out to be the best possible facilitator to accompany us, due to her special bond with Paniben. We later discovered that it was actually through Jyotiben's mother that Paniben first got to know SEWA. Jyotiben said lovingly, with eyes full of care for the elderly woman: "She is my mother now".*

*After the long evening, Paniben serenaded us with a song she composed, which has become the SEWA anthem:*

*SEWA unionised the trade unions in Mogri on Monday  
We assembled on Tuesday  
We went to the factory owner and demanded the minimum wage on  
Wednesday  
The factory owner forbade the workers to enter the factory on Thursday  
We went to court on Friday  
The court granted us our rights on Saturday  
We had a day off and were happy on Sunday.*

Reported by Karl Osner



***Immersion in 1999 – FAO senior staff member Eve Crowley***

*Guru dakshina SEWA – Thank you, SEWA*

*SEWA is a women's movement  
For the self-improvement of home-based workers.*

*Hands, body and mind  
Are the assets of our kind.*

*Organising creates opportunity,  
Empowerment and security.*

*This is a slow struggle for self-reliance  
Through tolerance, courage, and peaceful defiance.*

*My name, my work, my place  
Bring collective power to this face.*

*We may be vulnerable, unschooled and poor,  
But of India's economy, we are the core.*

*For a banyan tree to last long  
Its roots must be many and they must be strong.  
Jai SEWA*

Members of parliament, for example, who have participated in an *immersion* have launched initiatives in parliament to put fighting poverty by promoting the self-help potential of the poor on the development policy agenda of the German government. They initiated a public hearing, one of the most effective parliamentary tools for this purpose – but not at all easy to bring about because it requires a majority in the proposing politician's own political group as well as in the pertinent parliamentary commission endorsing the priority of the issue. Finally, two public hearings led to three plenary resolutions of the German Parliament in 1990, 1993 and 1998, which played a significant role in contributing to a sustainable process in German development policy.

How important an individual contribution can be is shown by the following example: the unanimous vote on the first of the above resolutions would never have come about had it not been for the untiring efforts of a member of one political party who managed to engineer a compromise between two coalition groups with totally opposed positions.

An important contribution towards getting the issue of fighting poverty taken seriously by development politicians was made by the CEOs and management of various governmental and non-governmental organisations such as KfW and GTZ, who took part in *immersions*. Their participation set an example for many staff members who later followed them. The Joint Working Group 'Fighting poverty through the promotion of self-help' comprising the BMZ plus eight other governmental and non-governmental organisations could not have been realised and would not have functioned for years on a voluntary basis without this group of participants in *immersion*.

In this context the impact of a methodological measure may be mentioned: the complementary composition of the small immersion groups of two participants – one from the governmental side and one from an NGO. The personal encounter 'around the same reality' of life of their joint host and the focus on their host has helped many participants to overcome longstanding prejudices and find complementary elements, which has in turn led to sustainable institutional cooperation and joint projects.

An outstanding example of commitment was provided by one of the most experienced and respected BMZ officials, who decided – in part because of his experience in an *immersion* – to seek the position of head of the newly created BMZ division 'Fighting poverty' – he was incidentally the only one who applied for this job.

Finally, another example of sustainable impact may also be mentioned: the personal initiative of the (female) president of the German Parliament who, together with a cross-party group of members of parliament and past immersion participants, launched a resolution in 1998 addressed to all political groups and parliamentary commissions recommending the participation of members of parliament in *immersions* organised by NSD/EDP e.V. and regulating the administrative procedures for financing such participations. Although there have since been several changes in the make-up of the German government, this resolution has been confirmed over and over again and is still being followed to date.

## **2.2 A process leading to the acquisition of appropriate technical competence for shaping pro-poor policies by policymakers and key persons**

Can *immersions* be beneficial in improving the technical competence of key actors working e.g. in development agencies when it comes to developing and improving pro-poor sectoral concepts, promotion instruments, procedures and project ideas? Can

*immersion* result in any specific technical skills and operational benefits *beyond* motivation for pro-poor action, the 'inner engine' of change?

The full spectrum of the fields of application forms the nucleic content of what might be described as the '*professionalism*' of pro-poor strategies. Experience has shown that this element is key for achieving institutional integration and attaining structural impact.

### ***Challenges and opportunities in the process***

The first challenge and opportunity to carry out the mandate of the above-mentioned BMZ Joint Working Group 'Fighting Poverty through Participatory Approaches' came sooner than anticipated: the urgent *need* to develop appropriate *financial* instruments.

The six-year process (1983 to 1989) resulted in the elaboration of the BMZ sectoral concept on '*Financial System Development*' in 1994, which recognised '*micro finance*' for the first time in German development cooperation as a *constitutive* element of Financial System Development, referring explicitly to the findings of the Joint Working Group, e.g. the sub-systems and success factors for the creation of sustainable micro finance institutions.

This result had been achieved using conventional instruments such as (about 40) case studies, action research and (seven) international workshops on technical aspects in Germany: seven other workshops on specific issues which took place in developing countries were jointly organised with micro banks from the South. These took the form of focused '*technical immersions*'. *One third* of the total of 500 financial specialists from South and North involved in the process participated in the *immersions*.

Whilst this group of financial specialists explicitly recognised the constructive contribution of technical *immersions*, generally speaking there were strong reservations regarding *immersions'* suitability for the purpose of acquiring technical competence beyond motivation.

**Many steps were necessary to achieve structural change. The use of *immersion* in the field of *Finance System Development*:**

- One *immersion*: 'Promotion of Self-Help by Savings Banks', BMZ, German Association of Savings Banks (DSGV) and Grameen Bank in Germany (1987). *The use of the 'technical immersions' starts with a Dialogue Programme in the Black Forest in Germany; six managers from Grameen Bank learnt about the impact of the savings and credit services offered by the local savings bank on the lives of the at one time very poor Black Forest farmers.*

*The immersion was combined with a subsequent technical event with eight German savings banks. The objective of the Immersion and Dialogue Programme was to compare the common and divergent success factors of financial institutions serving poor rural households in different socio-economic and socio-cultural contexts.*

- Four *immersions*: Grameen Bank, GTZ, BMZ (1988, 1990, 1991 and 1992 at Grameen Bank)

*As a follow-up to the immersion in the Black Forest, the Grameen Bank and Grameen Trust organised International Dialogue Programmes as an instrument for the replication of the Grameen approach, meanwhile more than fifty programmes.*

*The first two International Dialogue Programmes were organised as part of the follow-up process of the Joint Working Group 'Fighting Poverty' in which Grameen Bank participated.*

- One EDP Justice and Peace with Grameen Bank in October 1989

*In October 1989, Justice and Peace and Grameen Bank organised an Immersion and Dialogue Programme, in which a number of the members of the Joint Working Group of the BMZ participated. The focus of the immersion was on the creditworthiness of very poor rural households.*

- Two *immersions* were organised by GTZ together with Bank Indonesia (March 1990) and ADBN / Small Farmers Development Project in Nepal (August 1991)

**'Occasions are the guru of progress'**

A turning point in the history of the development of *technical immersions* came as a result of a five-day *immersion* at Grameen Bank in 1989 when, as part of the follow-up process, the manager of SEWA Bank and I did a business analysis of the household enterprises of two Grameen Bank clients using immersion methodology.

The resulting balance sheets, cash flow analysis and the interpretation of the figures with regard to the rendering of accounts were presented for an external evaluation, carried out by the German Development Institute (DIE). The DIE stated that the analysis basically corresponded to recognised German 'standard business practice'. Furthermore, the DIE evaluation noted that the 'method of collecting data via *dialogue*, recalling, step by step, balance sheet item by balance sheet item, output by output, branch of the business by branch of the business, *seems to be the right approach*' – in cases where the clients cannot read and write and where there is no book-keeping.

Encouraged by this unexpected positive evaluation result, a considerable number of further technical *immersions* have since been organised over the years by the BMZ/GTZ, by Justice and Peace and the Association for North-South Dialogue (NSD), most of them on behalf of the BMZ/GTZ, some on behalf of academic and research institutions. These *immersions* have covered a variety of issues, for example:

- Two *immersions* for training staff from the BMZ/GTZ with SEWA in 1992 and 1995 on the issue of 'organising'.
- In 1995, an *Immersion* and Round Table to develop cooperative relationships for poverty reduction between the BMZ and the Government of Ghana.
- In 1995/1997, two geographical excursions in the form of technical *immersions* for students studying geography at the University of Bonn.
- In 1998, one *immersion* and dialogue workshop for evaluating Grameen Bank replication, which led to Guidelines for the participatory evaluation of GTZ projects for promoting economic development and employment.
- Using the immersion methodology in the action research programme of FIDES (Financial Systems Development AG) on participatory demand assessment within the framework of financial product development in the 1990s.
- *Immersion* and policy dialogue (Round Table BMZ / Government of Maharashtra) on Participatory Watershed Development in India 2001.

### **How focused technical *immersions* were organised and structured**

One of the core elements of the BMZ sectoral concept 'Financial System Development' of 2004 will be used as an example to explain how *immersions* were organised and structured and helped this element to become a part of the sectoral concept. This is about the *systemic* development of microfinance.

The analysis of the findings of the case studies in the field of innovative financial self-help approaches in the 1980s showed that there are *three* different institutional

approaches – sub-systems – which provide financial services (savings and credit) for the poor segments of the population.

The analysis showed that a finance system is emerging here based on financial self-help and participation of the poor.

It comprises the following three approaches:

- A first approach is directly based on the human and financial resources of the poor, working with their own original financial technologies: this approach is called ‘banking **with** the poor’ or a *bottom-up* or green field approach.
- A second approach is to open the banks from the formal sector to the poorer strata of society: this way is called ‘banking **for** the poor’ or a top-down approach.
- A third way leads from the grassroots to the bank: this way is called ‘banking *through and for* the poor or the linkage approach.

These findings, especially the different institutional approaches of financial services, their procedures, technologies, results and success factors have been verified and deepened in several focused conferences.

A series of eight focused technical *immersions* were an integral part of this working process. From a total of twelve relevant examples, three micro finance institutions were selected as examples of each of the three sub-systems: Grameen Bank as an example of the bottom-up approach, the governmental agricultural development Bank ADBN in Nepal as an example of the top-down approach and the Bank of Indonesia as an example of the linkage approach.

In the eight *immersions* which have been organised by the GTZ on behalf of the BMZ and in one case by Justice and Peace together with the three MFIs, more than 100 consultants and researchers, along with staff members from the BMZ, from governmental and non-governmental organisations, participated in these *immersions*, together with about 70 participants from local MFIs.

The objective of these *immersions* was to allow the participants to get to know and verify the innovative institutional approaches, the practical functioning of the new financial technologies of the MFIs and self-help groups, their clients and the general conditions in situ, and also learn for themselves about the financial needs of poor clients.

The *immersions*, (each lasting up to two weeks) were structured in accordance with these expectations: the personal encounter with a client and his/her household enterprise was followed a dialogue with the respective MFI at the institutional level. The results – expressed in business life stories of the clients and technical reports – were evaluated by the BMZ and the implementing agencies involved. Finally, they found their way into the BMZ's sectoral concepts for financial system development of 1994 and 2004.

The analysis of empirical evidence, the process of focused deepening and the personal outlook of those involved in this process were closely interweaved so as to produce the necessary technical competence.

### **2.3 A process leading to structural integration and impact**

#### *The process within the government*

Anything that is treated by the German Federal Ministry for Economic Cooperation and Development as an ongoing task needs to be formally allocated to the responsibility of a BMZ division, otherwise – in typical administrative fashion – nothing gets done: therefore, at the end of the six-year process the first concern was to set up a division for 'poverty alleviation' in the BMZ. This happened in 1989.

The new division was able to work on the basis of the cross-sectoral concept Fighting Poverty through Participatory Approaches, the conceptual result of the six-year process from 1983 to 1989, which was elaborated in an intensive dialogue with some of the main partners in the process such as SEWA, Grameen Bank and WOTR (Indo-German Watershed Development Programme) by the Joint Working Group before it was disbanded.

The conceptual result with regard to micro finance became part of the sectoral concept on Microfinance System Development in 1992 (reconfirmed in 2004) of the pertinent BMZ division.

A number of other significant examples can be cited to show that '*poverty alleviation*' became enshrined in German budget law with regard to development cooperation and other administrative regulations of the BMZ:

### ***Provisions in German budget law:***

- *Priority* shall be given to support for pro-poor programmes when determining the use of the funds under the budget items Financial and Technical Cooperation.
- Financial Cooperation contributions destined to promote participatory pro-poor projects may *generally* be provided in the form of *grants* instead of loans.
- Innovative pro-poor pilot projects can be sponsored using a special Financial Cooperation facility and the instrument of Technical Cooperation 'sector projects', the two largest single budget items in the overall budget for German development cooperation.

### ***Governmental administrative regulations***

One of the most important institutional regulations was the internal BMZ '*Directive for determining the poverty orientation of a programme*' enacted in 1997. This directive is still the formal basis for a programme to be recognised as being 'poverty oriented' and for determining the proportion of funds allocated to pro-poor development cooperation within the overall budget. It is worthwhile to note that the criteria for deciding upon these allocations correspond to the above-mentioned cross-sectoral concept.

### ***The process within the German Parliament***

The reorientation of German development policy would not have happened without strong backing from the German Parliament. Instruments for the shaping of pro-poor policy were mobilised within the Parliament as follows:

- Two public hearings of the pertinent parliamentary commission for development policy took place in 1988 and 1995 – with the participation of Muhammad Yunus (Grameen Bank) and Ela Bhatt (SEWA), followed by plenary sessions of the Parliament.
- Three BMZ reports (1991, 1995 and 2001) informed the Parliament about the steps taken and progress made by governmental and non-governmental development agencies.
- Policy Guidelines for pro-poor development cooperation were deliberated by the Parliament in three plenary sessions.

### ***On the structural impact within the system of German development cooperation***

Two examples may be mentioned in particular:

- The above-mentioned changes in the budget law and the administrative regulations for determining the proportion of pro-poor programmes.



- At the end of the six-year process, in 1989 and in subsequent years, about 15% to 18% of the annual budget for Technical and Financial Development Cooperation was allocated to participatory pro-poor development programmes.

In my opinion the overall result of the process of re-orienting German official development cooperation outlined here can be summed up as follows:

- Empirical evidence proves that poor target groups can directly benefit from official development cooperation, provided the principle of participation is practised in the shaping of cooperation.
- There is also enough evidence to prove that the process of re-orientation within the system of development cooperation can produce structural impact in the sense of integrating the participatory approach to fighting poverty in the overall development policy of a donor country and in the entire system of development cooperation: organisations and administrative working units, concepts, promotion instruments, budget items and so on.
- In this context the role of *immersion* becomes evident: it can be considered as a practical and efficient contribution for the focused motivation and qualification of those who are running the system of cooperation and who are shaping its practice.

At the same time one has to admit that the *structure* of official German development cooperation was not changed *as a whole* – at least not at that time at the end of the all in all ten-year process in the early nineties.

### **Examples of impact**

*A process leading to structural integration and impact: did immersion substantially contribute to integrating and firmly establishing the concept of fighting poverty through the promotion of self-help and participatory approaches in the structures of German government-to-government development cooperation?*

The overall context of the development policy in which *immersion* came about and was used was defined by the expectation that even governmental development cooperation – when based on the self-help strategies and participation of the poor strata of the population – can be implemented in such a way that aid reaches the poor *directly*, that aid has a positive impact on the living conditions of the poor and can lead to a higher degree of credibility for development policy in society.

The examples concern the system and the governmental institutions of development cooperation on the one hand and the building of an independent organisation for shaping *immersion* in the civil society on the other.

### *Governmental development cooperation*

Participants in *immersion* have contributed to the results which are enumerated in the above chapter: the results comprise legal framework conditions, sectoral policy papers, procedures, promotion instruments and concrete development projects.

Structural results are the BMZ cross-sectoral concept 'Fighting poverty through the promotion of self-help' of December 1990 and the establishment of a BMZ division for 'Fighting poverty' within the organisational structure of the BMZ.

A number of other examples are of special significance with reference to integrating and firmly establishing the self-help and participatory approach into the structure of German development cooperation:

- Under budget law, participatory poverty reduction is given priority in the budget items for 'Financial Cooperation' and 'Technical Cooperation'. The importance of *legal* provision derives as follows: in the German context budget law is the only *legal* basis and specification for development policy. Even deliberations by the parliament are '*only*' obligatory in a political sense, they can be changed by a majority at any time. The commitment and initiative of MPs from the respective parliamentary commission for budget law who participated in *immersions* was of special importance here.
- In the first deliberation of the German Parliament, the BMZ and the institutions of German development cooperation were asked to present a special report to parliament every two years, in which efforts undertaken and progress achieved were to be presented. – A very efficient way of keeping the institutional and bureaucratic process going.
- One of the most efficient administrative regulations was the internal BMZ 'Directive for determining the poverty orientation of a project', because this regulation obliges officials to prove that each single project or programme corresponds with the criteria of the directive if it is to appear in the statistics. Without any insight into what self-help and participation are about in reality, it would have been difficult to formulate the criteria realistically or explain them using meaningful examples.

### *The contribution of civil society*

In continuation of the ecumenical dialogue programme 'Development as an international social question' *immersion* also became a constitutive part of church-related development cooperation. The legal bearer of *immersion*, the Exposure and Dialogue Programme e.V. and its predecessor organisation, the Association for the Promotion of North-South Dialogue, worked within the church but also offered their services to the political field and to civil society groups. The sustained demand for the

services of the EDP e.V. and for participation in *immersion* shows that *immersion* is meeting a need.

The fact that the German Parliament makes regular use of the services of the Association on the basis of an agreed arrangement shows how much it appreciates this instrument.

## 2.4 A process leading to institutional use and spread

What is meant by '*institutional use*' is: *immersions* that governmental, non-governmental and other private institutions which focus on poverty alleviation organise on a regular basis in their own name, for their own purposes and on their own account. My experience, in which I was myself involved during the last years since 2002 when I have left NSD e.V. is in so far limited to three institutional approaches.

- **SEWA**, an important women's trade union, now with more than 1 million members, has been developing its own immersion programme since 1991, as a result of its cooperation with the German parliament, the BMZ and later with Justice and Peace. This programme has had a considerable structural impact, preserving SEWA's original mission as an organisation of very poor women. *Immersion* is also used for the training of new leaders from SEWA's own ranks and for the expansion of the organisation in India.

In addition, SEWA uses *immersion* in order to influence the overall national political environment, for example with regard to micro-insurance, so that it may be brought more into line with the needs of poor and very poor women in the informal economy.

At the international level, SEWA has been instrumental in promoting the use of *immersions* in the context of the network '**Women in Informal Employment: Globalising and Organising**' (WIEGO).

As a result of these *immersions* SEWA has published a methodological Tool Box based on the experience of SEWA Academy, the organisation's national training centre, with four Guidelines for the different categories of participants in *immersions* (hosts, facilitators, external visitors and organisers of *immersions*), plus Guidelines for *immersions* with focused objectives, for example for combining *immersions* with workshops on specific labour market issues.

- The Swiss organisation **Financial Systems Development Services AG (FIDES)** specialising in micro finance, especially in backward rural areas in Africa and in Eastern European transition countries, uses the immersion method for multiple purposes: for example to develop micro finance institutions, to develop its own specific system of social rating and – for example with SEWA Bank – in action research projects for the development of financial products.

The structural impacts can be seen above all in the creation of sustainable microcredit banks – also for extremely rural poor clients groups – in the development of innovative products and in the integration of basic elements of *immersion* into other methods and instruments, for example research.

- A *third* application of *immersion* is the dialogue between 'grassroots researchers' of the above-mentioned network **WIEGO** and **SEWA** on the one hand and the 'mainstream' economists from **Cornell University** on the other. The objective of the dialogue, for example on the role of trade unions, is a better understanding of each other's positions. Another important topic is the role of 'member-based organisations of poor women'.

After two *immersions* at SEWA in 2004 and 2005, and two follow-up seminars in the US, the dialogue is starting to evolve into a firm fixture. In March 2007, another programme took place in South Africa with the University of Durban. In March 2008, the dialogue will be continued in India again.

I see the structural momentum in the broad dissemination of the results of this dialogue in the scientific world, in their impact in terms of developing concepts for the creation of more sustainable employment and last but not least in the way 'empowerment through organising' has been taken up as a topic of strategic importance for poverty alleviation.

## Examples of impacts

*A process leading to institutional use and spread:* can *immersion* which focuses on poverty alleviation become an instrument which is used by governmental, non-governmental and private institutions on a regular basis in their own name, for their own purposes and on their own account?

The three examples in which I myself was involved and which are presented in my report confirm in principle the potential of *immersions* to be spread. Even though the empirical evidence is still limited, some initial results show that institutions can use *immersion* successfully on their own behalf for their own purposes and produce significant results. A few examples may be mentioned:

- The SEWA Academy methodological Tool Box for organising SEWA's own immersion programme.
- The compendium of 'personal notes' and 'technical notes' of the participants of the four immersion / conferences (up to now) organised by Cornell University, WIEGO and SEWA.
- The joint action research programme of FIDES and SEWA on financial product development at SEWA Bank.

- The development of new types of *immersion* and their conceptual evaluation in the form of guidelines for organising immersion / conferences (Cornell-WIEGO-SEWA) and guidelines for analysing the vulnerability and risk management potential of women workers (SEWA insurance).

### ***Other organisations that use immersion regularly***

*Of course the number of organisations that offer immersions themselves is not limited to my own field of experience. Three examples of organisations should be mentioned because of their significance when it comes to assessing the potential for spreading the immersion approach.*

- *Following in the steps of the German Commission Justice and Peace and the Association for the Promotion of North-South Dialogue, the **Exposure and Dialogue Programme (EDP e.V.)** organises at present about four immersions a year on behalf of its member organisations. The target group of the immersions consists of decision-makers and key persons from parliament, government, development organisations, Church and civil society. This includes focused cooperation with governmental and non-governmental development organisations and the private sector.*
- *For some years now the **'Evangelischer Entwicklungsdienst'**, the development service of the Protestant Church in Germany, has offered Study and Encounter Visits (Studien- und Begegnungsreisen) for key persons, for example decision-makers who determine the amount of the financial contributions for developmental purposes made by its member churches.*
- *The official Swedish International Development Cooperation Agency – **SIDA** – has been using 'immersions' for SIDA staff for some years now. The rationale to conduct immersions in a variety of forms can be found in several key policy documents such as the Policy for Global Development (2003) which stresses the importance of 'applying poor people's perspectives on development' in 'all Swedish development cooperation'. Sida's Direction 'Where we are – where we are going' (2006) clearly spells out 'the need for all Sida staff to have an enhanced understanding of the realities of poor women and men in order to have better results towards poverty alleviation'.*

*In another part of the far-looking Direction, SIDA defines the goal of its future official development policy as follows: 'Our role as financier is well developed, but now that the share of programme aid, including budget aid, is growing, new competence is required: We must also strengthen our role as communicator and dialogue partner and listen to the voices of the poor.' With regard to the role of 'immersion' in this strategic context: 'We therefore need to have more contact with poor people.'*

*Which prompts the Government to apply **two** perspectives to all Swedish policy areas (not just ODA, but also trade, agricultural policy, industry, defence etc.)*

namely poor people's perspectives on developments in all Swedish development cooperation **and** the human rights perspectives.

SIDA is applying immersion in the context of sector programmes, for example in its cooperation with Bangladesh in the field of health and education. The instrument, which has been developed with the aim to informing and influencing policymakers and sector planners about what people think of the two dominant national sector programs on primary healthcare and primary education, is called "Reality checks", an instrument for "listening to poor people's realities".

Some more details about the Reality checks in Bangladesh and in a similar approach in Mali will be presented in Chapter 3, which is especially dedicated to the topic of how immersion can be used in the context of the new aid agenda. Since we are dealing here with an instrument that a government is using in practice – and as far as I am aware it is the first and only use within the framework of the new aid agenda – it is extremely important for the realisation of the core idea of immersion in the future and is therefore described in more detail in Chapter 3.

### ***Summarising the institutional use and spread of immersion***

Based on the above – possibly incomplete – overview, how important is the institutional use of *immersion*? I believe that the empirical evidence allows the following conclusions:

- The range of the experiences of the institutions using *immersion* as an institutional tool confirms in principle the practical feasibility of the four lines of development and goals as described in 2.1 to 2.4 of this paper: personalisation of the poverty issue, acquisition of specific technical competence, structural integration and impact, and growing institutional use.
- It is noticeable that, with the exception of SIDA, there are at the moment no official agencies of bilateral or multilateral development cooperation currently organising *immersions* on their own behalf. Yet, *immersions* that are carried out by a third party, for example by the EDP e.V. in Germany, are used regularly by the institutions of official development cooperation.
- The wide range of thematic and institutional applications for *immersions*, particularly in terms of their combination with other instruments and their flexibility when it comes to methods, on the other hand, is certainly impressive. On the other hand, the fact that at present there is only one official donor government – SIDA – which is using *immersion* as an instrument in the implementation of its development policy in the present situation is unsatisfactory.
- To put it in the words of SIDA, addressed to its own staff: 'In order to make poor people's perspectives **visible** in the new aid architecture – consequence of the increasing use of budget aid – separate and innovative tools are required.' This should be understood as an impulse to support this approach – not at least because

Sida gives *immersion* for its staff a strategic role in the development and practice of the 'new aid architecture'. In Chapter 3, I would like to present Sida's Reality check and some personal ideas in this connection.

### ***Potentials and limitations of immersion***

There is strong evidence that *immersion* can help in gaining access to the existing innovative self-help potential of the poor, bringing about deep insights into processes for building participatory institutions and organisations which support the poor so as to decrease their vulnerability to poverty on their way towards self-reliance.

As the experience of the Joint Working Group of the BMZ in the field of micro finance has shown, these insights can be transformed – in a process of systematic analysis, reflection and dialogue – into appropriate incentives for the shaping of pro-poor policies and sectoral concepts.

When used in the context of concrete development cooperation programmes and projects, the participation of the poor can become a practical means with which to bring the benefits of governmental development cooperation *directly* to the poor: '*having part in*' in return for '*taking part in*' has become a reality.

On the other hand, as experience has also shown, *immersions* cannot produce institutional and structural impacts on their own, particularly just one single programme: institutional and structural changes are mostly very complex in nature and require sustained efforts and a multiplicity of actors for their accomplishment. However, as an ongoing component of a specific process, *immersion* can stimulate or even induce reflection on the status quo and on change. It can provide building blocks for necessary changes. And identify new ways to consider the real needs of the poor and to make sure that they are the *subjects* of their own development.

## ***Encounter face to face and dialogue***

### ***A retrospective reflection on the power of 'dialogue' in the shaping of processes aimed at structural and institutional change***

*One of the main results of the 1997/99 Ecumenical Dialogue Programme was a general consensus about the joint responsibility of society as a whole – parliament, government and civil society – to be more committed in the shaping of pro-poor development cooperation.*

*Immersion provided a good opportunity for putting the idea of joint responsibility into practice through the complementary composition of the group of participants: the link was formed by some participants in the first immersions who were from the Ecumenical Dialogue Programme.*

*Very naturally, the multi-faceted composition of the participants quickly led to questions such as 'Do we have a common focus?'; 'What are the specific responsibilities of each and every one?'; 'Can our efforts complement one another?'*

*Given the deep ideological controversies with regard to the private sector and the pre-conceived ideas on both sides among the representatives of governmental and non-governmental development cooperation as to what constitutes effective poverty alleviation, the practice of 'dialogue' became a helpful and even inspiring tool.*

*As the participants in the first immersion in the Philippines stated in 1987, 'dialogue is the discovery of mutual convergence on a meeting point from which to view the same reality. It is also the discovery of one's own unique way of grasping a situation without becoming a loser'.*

*In addition, another finding became relevant in the shaping of the inter-institutional and inner-institutional processes when 'cooperation' was the only way to achieve practical results, avoiding the usual frustrating debates: 'True dialogue requires a disposition to share information, to share resources, to share life. It offers alternative perspectives that are creative, devoid of pressures and manipulation. Dialogue can be a collective means to create social energy, useful for building up new alliances.'*

*The culture of dialogue as practised over many years between the key actors of the Joint Working Group which led the process of the reorientation of German development cooperation is surely one of the most fruitful experiences, with the dialogue-oriented design of the immersions giving the process its experiential foundations.*



## Chapter 3 Where to go – using *immersion* in the context of the Aid Effectiveness Agenda

One of the most far-reaching changes in the development cooperation of the past few years is the transition from *project* aid to *programme* aid and the introduction of *budget* aid. Budget aid is combined with the expectation of improving the impact of development cooperation in terms of poverty reduction and growth through increased aid efficiency.

Can *immersion* contribute to the *implementation* of what is known as the Aid Effectiveness Agenda (Declaration of Rome 2003 and Paris 2005), which seems to be the most critical part of the new concept? In the last Chapter of this paper I would like to contribute to the discourse by presenting a few ideas which are brought up for discussion.

### 3.1 Elements of the Aid Effectiveness Agenda

The Aid Effectiveness Agenda of the donor community is targeted at reducing poverty, an objective which is to be achieved through increased aid effectiveness. An important element of the Agenda is the transfer of more responsibility to the governments of the recipient countries.

The reorientation of development cooperation after twenty years of structural adjustment was the result of the recognition that policies and strategies will only be implemented in a sustainable way if governments and societies see them as *their own* (ownership).

An expression of this paradigm shift is the introduction of the PRSP initiative in 1999, under which the governments of the recipient countries elaborate comprehensive poverty reduction strategies *with the participation of civil society*.

The aim of the PRSP initiative, which should be based on a transparent and participatory process, is that the government will make a commitment and establish a national consensus on poverty reduction between itself and the stakeholders.

The donors support the nationally formulated priorities by providing general or sector-based budget aid, which is a form of programme aid. The primary objective of the

budget aid is to provide financial support for sectors which are relevant for reducing poverty, e.g. health, basic and secondary education, micro insurance, etc.

A precondition for the granting of budget aid is an *ongoing* dialogue and a *consensus* regarding the priorities between donors and the recipient countries.

The dynamic shift from project aid to budget aid can be seen in the following figures: in 2004, 27.8% of the overall development aid was used for budget aid (= US \$14,500 million). Compared to 2003, the increase in budget aid was almost about 30%.

### **3.2 New opportunities – *immersion* as an approach for building interpersonal linkages**

I would like to mention above all three *expectations* which can be considered as key pre-conditions for the successful implementation of the New Agenda:

- A government's actual commitment to reduce poverty in the recipient country.
- A national consensus on basic principles and priorities between the government and key national actors. This includes above all the active participation of the membership-based organisations of the poor and of representatives from local self-government.
- A consensual agreement on the priorities and conditions of cooperation between the recipient country and the donors which recognises the ownership of the recipient country and is an expression of a relationship based on *partnership*.

Can *immersion* contribute to the practical shaping of such a demanding agenda in a meaningful way? Can the existing experiences in using *immersions* help to conceptualise and implement step by step a contribution which is complementary to other instruments, but *specific* for *immersion* without stretching the potential of *immersion* too far? Can a way be found to multiply successful experiences through cooperation among the users and implementers of *immersion*?

This is in itself a demanding agenda and I do not pretend to be able to answer all the questions that arise. The following reflection is no more than a beginning!

## ***Immersion as an approach for building interpersonal linkages***

All the three strategies mentioned above can benefit from the building of *interpersonal linkages*:

- Governmental decision-makers can develop *interpersonal relationships* with poor people by meeting them person to person. They can combine their encounter with focused learning about the real needs of the poor and people's potentials.

The results of an *immersion* can find expression in a deeper personal commitment, which may have an impact on pro-poor decision-making.

- *Immersion* can be used for the building of *interpersonal relationships* between government representatives and representatives of civil society, especially people from membership-based organisations and movements of poor people, by giving them the opportunity to meet together *around a selected sectoral reality*, e.g. micro insurance, primary education or health, etc.

The impact of successful encounter and informal dialogue can be a better understanding of people's needs and – again – of their potential and limitations. But it can also – equally importantly – result in *increased trust* between the actors, something from which the official national dialogue between government and civil society can benefit.

- Joint immersion involving representatives from the recipient country and donors in selected fields of envisaged programme aid and especially poverty-oriented sectoral budget aid can contribute to *interpersonal linkages* from which the idea of a relationship based on *partnership* can benefit.

Informal Round Tables in which representatives from membership-based organisations and participatory NGOs and research institutions may also participate can substantially contribute to creating a climate of mutual trust which is based on the recognition of everybody's role and responsibility.

In this conceptual approach the notion of '*interpersonal linkages*' is used to underline the *practical* relevance of the suggested approach: it is not used just for the sake of dialogue or networking, it is used because of its significance in terms of the outcome, which is a contribution to the practical *functioning of the relationships: it is the human element that makes institutions and inter-institutional linkages work.*

This approach, which is based on the *culture of dialogue* – dialogue between decision-makers and the poor, dialogue between state and society and also policy *dialogue* between the recipient country and the donors – may hopefully inspire the structures of development cooperation.

## Methodological challenges

In his commentary on the draft of this report, Robert Chambers draws attention to certain relevant points and questions that are of considerable importance for the practical design of *immersions* in general and particularly for *immersions* within the framework of the new aid agenda and programmes with a thematic orientation. This is less a question of right or wrong and more a matter of how to do justice in terms of methodology to these aspects when the participants have conflicting aims and differing interests.

The questions raised by Robert Chambers, and my thoughts with regard to those questions – which are in no way intended to be seen as definitive answers – are included here for further discussion:

- *How, when immersions have a thematic focus, is it possible to ensure that the participants preserve the necessary openness for the unplanned and the unpredictable, or do thematic immersions inevitably lead to a loss of spontaneity?*

*In the first phase of an immersion, the phase of encounter and experiencing the daily life of the host family, the thematic orientation of the programme should not be in the foreground. Although the host family has been chosen because of the theme, this phase is about the daily lives and life stories of the hosts, about understanding their living conditions as seen from their perspective: “Did I understand the hosts, their aspirations, struggle and conditions?”*

*The aspect of personal encounter between host and guest, for which openness and spontaneity on both sides are necessary prerequisites and allow a glimpse into the unknown can, as the experience of SEWA has shown, be considerably intensified if the hosts, i.e. the SEWA members, play an active role themselves in organising the encounter.*

*They provide a counterbalance to the question, mentioned earlier, that the guests ask themselves by posing the following question: “What would I like the guests to see, experience and understand of my life and take home with them?” A recommendation in this regard has been included in the SEWA guidelines for the hosts. It is one of the main points of the necessary preparation of the hosts.*

*Experience has shown that openness, spontaneity and thematic focus in particular can be combined when the immersion is organised as a process, i.e. when the immersion is followed up with a separate dialogue phase with a thematic basis. This relieves a lot of the pressure on the encounter phase.*

*How can immersion be policy-relevant even when it is not oriented towards a specific theme? A question that is without a doubt especially important for political decision-makers, e.g. members of parliament.*

*The starting point for the policy-relevant design of immersion could be the concrete expectations linked to the immersion by a member of parliament or a group of*

*parliamentarians and corresponding to the concrete political possibilities for action and intentions of the policymakers.*

*The greater the clarity with which these expectations are formulated and agreed with the partners in the host country and also correspond to their political goals, the greater the concrete possibilities for designing a policy-relevant immersion. Experience has shown that insights can be conveyed even when the programme is fairly short, especially when the insight into the reality on the ground – immersion – is linked with policy dialogue at the relevant level regarding the important general conditions.*

- *How is it possible to avoid the danger that immersion becomes nothing more than an instrument for the purposes (whatever they may be) of the host organisation?*

*In my experience only a truly partnership-based relationship between the organisations involved on both sides can ensure that immersion does not become just an instrument. This is particularly so when financial or political interests are involved. Partnership is something that grows step by step and holds up in everyday situations. Partnership is based on mutual trust, is defined by openness and transparency and takes account of individual interests.*

*The most effective tools in my experience are a true match in goals and expected outcomes, personal trust and practised solidarity.*

- *How, bearing in mind the desire for immersion to have policy relevance, can the danger of a one-sided positive assessment of the work of the partner and a hidden agenda be avoided?*

*Ultimately what counts is also a match in goals, mutual trust and openness: immersion works on the basis of trust given in advance. Immersion depends on the guests – regardless of weaknesses and mistakes– being able to identify with the concerns and difficulties of the partners and on being able to address deficits openly in a suitable fashion.*

*Immersion can certainly lead to questions and discussions, resulting in deeper investigations or evaluations. Immersion is, however, not itself an evaluation, if only because the time available is far too short.*

### **3.3 Steps on the way**

The last portion of my paper presents a few practical steps which already have some experiential background: the examples may be considered as an illustration of how the approach of building focused interpersonal linkages can be implemented.

None of the examples corresponds in full to all the dimensions of the Aid Effectiveness Agenda, they may be understood as an attempt to *find* a way and they may be

considered as an invitation to share other experiences with a view to networking for making the Aid Effectiveness Agenda pro-poor.

Before presenting my own ideas and perspectives for the future use of *immersion* in the context of the Aid Effectiveness Agenda I would like to inform the reader in the next Box of this report about the shaping of SIDA's Reality Check in Bangladesh. As far as I am informed this approach is the only *already practiced* approach where *immersion* is used by the governments in an ongoing sectoral programme. The replication of a similar approach is envisaged in Mali.

In the Box after next a few personal remarks on challenges and opportunities on using *immersion* in the context of budget aid as seen by BMZ officials are recorded.

### **SIDA's Reality Check in Bangladesh**

*SIDA's Reality Checks is an approach to ensure dialogue from above (Government of Bangladesh, development partners) from within (the sector programmes) and from below (NGOs, poor men and women).*

What does SIDA mean by Reality Check?

*The overall objective is to listen to the voices of the poor and understand people's perspectives on primary healthcare and primary education, which are supported through two large sector programmes. It is a qualitative study which gathers grassroots experiences, opinions and insights, which will complement monitoring and evaluation mechanisms within these programmes.*

How will it work?

*Reality Check is an instrument that gathers detailed information from structured dialogue with poor people. It combines immersions (living with the poor) with more conventional participatory approaches thus creating the best possible environment for open communication. The study focuses on household rather than public forums.*

When and where the study take place?

*The study will be carried out over a period of one month each year over a time of five years in three different regions of Bangladesh visiting the same locations, a rural, an urban and a peri-urban community.*

What value will it have?

*The study will provide new information on poor people's perceptions and experiences of health and education services. In addition to shedding light on progress with formal services, information on important but less visible issues such as informal services and reasons for non-use of services will be gathered.*

Source: SIDA's 'Reality Check' - Listening to poor people's realities on primary healthcare and primary education

### **Challenges and opportunities as seen by BMZ officials:**

*A first voice is wondering whether key decision-makers from the partner country are willing to expose themselves to poverty in their own country. The speaker has doubts that, apart from a few exceptions, a critical mass of political decision-makers can be persuaded to take part in an immersion.*

*Another difficulty is mentioned: Are the decision-makers from the partner country really prepared to listen to the voices of the poor? Is the idea of a relationship between two people in such a context not in fact an idealistic illusion?*

*And a third aspect has to be taken into account: Do the civil society groups have any interest at all in building links with government instances? The danger of losing their own identity and their solidarity with their own people is mentioned.*

*On the other hand, there are also voices that underline the positive opportunities for using immersion in a meaningful way: these derive from the procedural guidelines for the joint shaping by the two governments of sector strategies which have a high priority for poverty reduction. In the draft schedule for the elaboration of the sector policy papers a joint workshop to be held in a given country is foreseen, where the two governments and also local stakeholders will meet in order to develop a jointly agreed sector strategy paper, e.g. on micro finance development or on primary health.*

*Other donors, relevant partner organisations and experts – and also NGOs – are mentioned as potential participants in such workshops, organised by the local programme coordinator.*

*If there are experienced organisations that have access to the stakeholder population, there may be a chance to organise an immersion before the workshop takes place. The objective of the immersion could be to gain insights into the needs, strategies and potential of relatively poor population groups in particular.*

*The duration of such an immersion depends very much on the subject matter; it is to be assumed that it will last at least three days, followed by an intensive reflection and dialogue.*

#### **3.3.1 Making state institutions more responsive to poor people**

Let us suppose that the government of a recipient country is planning to ask for sectoral budget support from donor countries, for example in order to improve the performance of public services in the field of rural primary education.

Let us suppose furthermore that key decision-makers in the government have an interest in getting a firsthand impression of the situation and the practical functioning of the respective public services, especially from the viewpoint of less wealthy people.

What could immersion do for the decision-makers? *Immersion* – as one of the many other preparatory steps – in a carefully selected *typical* situation can bring about significant insights into existing deficits but also with regard to the needs of the community.

### ***Experiential background – Basrabai's story and the Master of Mohadi***

In preparing the World Bank's World Development Report on 'Attacking poverty' (WDR 2000/2001), Ravi Kanbur, the former Director of the WDR, participated in an immersion at SEWA in India which lasted 8 days altogether. One of the key topics of the WDR was '*Making state institutions more responsive to poor people*'; see Chapter 6 in Part III of the WDR on 'Empowerment'.

For four days Ravi Kanbur together with a senior official from the FAO was a guest of Basrabai, a SEWA leader and re-elected mayor of her village of Mohadi. In his back-to-office report Ravi Kanbur noted:

*'After the usual greetings, almost the first topic of conversation was the school. Since it was a weekday, we wondered if it would be possible to go and sit in on a class. Basrabai then informed us that the Master (teacher) was not there, had not been there for a while, and in fact came once a month, if that. He seemed to be protected by the district level education office, and could do pretty much what he wanted.'*

*In fact, the Master came the next day, because word had got to him that the village had visitors. He came into Basrabai's house and a conversation started about the school, and the children of the village. Thinking that the educated guests were kindred spirits, he launched into a litany of his difficulties and of teaching the schoolchildren. He referred to them as 'junglee' (from the jungle), a put-down instantly recognisable in India'.*

Ravi Kanbur concluded in his report: '*The Master of Mohadi Incident*' encapsulated for me the gap between macro-level strategies and ground-level realities in the poverty reduction discourse, a gap which was revealed again and again during the next few days of immersion.



As one of the 'Voices of the Poor' Basrabai's story become part of the WDR; see the introductory overview of the WDR.

### *Significance of the experience*

- In the following years, Ravi Kanbur – in accordance with a promise made to Basrabai – returned several times to visit her and the village of Mohadi again, a personal testimony of *interpersonal linkages*.
- This experience can be considered as *one* element in the design and decision-making with regard to sectoral budget aid, for instance with regard to the mindset and thinking of the teachers, by providing budget support for teacher training.
- Even, if it is not easy to find high level decision-makers who are prepared to do immersion, exemplary experiences leading to a significant outcome are important in order to illustrate the usefulness of immersion and to motivate the staff of the governmental institutions to get in contact with the ground realities and poor people's needs.
- The readiness of decision-makers from the donor side to participate in an *immersion* can be – as experience has shown – a very positive stimulus for the national partners.

### **3.3.2 Making institutional state-society linkages at community level work**

Let us suppose for example that the government of a recipient country is seeking sectoral budget aid for country-wide programmes of urban development. According to the government agreements, sustainable slum-upgrading is the major priority of the intended programme aid.

Let us suppose furthermore that there is a general consensus that the envisaged goal of securing the livelihoods of poor slum dwellers in particular in a sustainable way can only be achieved if the slum dwellers can participate in the design of the programmes and are willing to contribute to the implementation and maintenance of the infrastructure that has been put in place.

Can *immersion* be used to develop the rules for shaping the relationship between the manifold institutional actors involved, especially the state/society linkages, the linkages between the different administrative instances of the municipality on the one side and the inhabitants and their organisations on the other?

Can *immersion* contribute especially to the *practical* functioning of the regulatory framework and the successful implementation of the programme, which includes for example a fair balance between obligations and benefits, people's contributions and governmental responsibilities, between *give and take*?

*Immersion* can offer an opportunity for representatives of all the institutional actors involved in the chain to meet with the slum dwellers in situ in a carefully selected *typical* programme area – if possible where some programme activities of a similar nature have already been undertaken.

The participants can especially try to understand the different roles and responsibilities of the institutional actors involved, the interdependency of the mutual contributions including their timing. The meeting face-to-face and dialogue can help to develop trustful personal relationships which may help to solve existing problems. A jointly elaborated record of the shared experience provides an important basis for the development of common goals.

*Immersion*s can be organised as a one-off event, for instance for key decision-makers, if possible including representatives of the donors. They can also be conceived as an *ongoing* instrument of coordination at the *daily working level*.

### ***Experiential background – the Jadibanagar Slum Upgrading Programme in Ahmedabad***

An *immersion* on 'Membership-based Organisations of poor Women (MBOP)' was carried out in 2005 by Cornell University and WIEGO at SEWA. The selected field of experience of one of the immersion groups was the role of a membership-based organisation (SEWA) in building state/society linkages in one of the seven slum upgrading programmes undertaken by SEWA in cooperation with the City government, called the Ahmedabad Municipal Cooperation (AMC).

About forty percent of Ahmedabad's five million inhabitants live in slums. The city government has set out to deliver a package of seven services – water tap, toilet, street paving, landscaping and waste management services for example – to those slums that it deems legal and therefore eligible for permanent renovations.

The programme is called 'Parivatan', meaning 'transformation'. It is an integrated slum development programme with a partnership approach, the partners being the

community, the AMC, the SEWA self-help groups (SEWA Mandal) and services, the Gujarat Mahila Housing SEWA Trust (MHT), and the private sector.

The immersion group was composed of the host, a SEWA leader and organiser of the local SEWA Mandal, a senior official of the MHT and two external guests. Representatives of the city government, the AMC and the private sector joined several group discussions but did not actively participate in the *immersion*.

### *Significance of the experience*

Even if the full chain of institutional actors involved did not participate in the *immersion*, the immersion group got important insights into the successful functioning of a complex set of institutional actors involved in a programme which is based on the idea of *partnership* between the offices of the government in question and civil society representing the people:

- In our immersion group experience, we saw a *parallel* between the institutional state/society linkage of the Jadibanagar Slum Upgrading Programme (SEWA Mandal and MHT), the members of the immersion group (host lady, SEWA facilitator), and the focus of the overall issue of the immersion programme.
- In addition, we saw a personal link (working relations) between members of the immersion group, on the part of the host ladies and the SEWA facilitators, and complementary backgrounds and experience related to the immersion topic, on the part of the external participants.
- In methodological terms the experience shows that the immersion group can be conceived as a focused *learning unit*. The immersion group can develop into a core cell of networked participants oriented towards a common goal and become a *productive unit*. The members of this unit can become *allies* who can contribute in their official functions to the successful implementation of sectoral programmes based on the idea of a state/society partnership.

### **3.3.3 Making Policy Dialogue participatory**

Let us suppose that the focus is on defining at intergovernmental level between a recipient country and a group of donors the priorities and terms of poverty-focused sectoral budget aid. Suppose furthermore that there is a general openness on the governmental side to including civil society in the process of opinion making: Can *immersion* be instrumental in shaping the intergovernmental policy dialogue in which the poor – represented by experienced membership-based organisations of the poor and

other recognised poverty-focused participatory institutions, e.g. research institutions – have a voice?

*Immersion* can provide *occasions* where the key actors and decision-makers who are involved in the shaping of the policy dialogue can meet *informally* with the poor and their representatives, preferably in fields of experience where governmental development programmes are planned and implemented with poor people's participation.

Informal *dialogue platforms or round tables* – representing the full chain of actors involved including donors – can help to build interpersonal linkages among the actors based on mutual trust and respect with regard to the respective responsibilities which I consider to be one of the most important pre-conditions for a sustainable partnership between government and civil society and between the recipient country and the donors.

The initiative to carry out this kind of immersion combined with informal round tables can come from any side, from a self-help organisation or from the government, from the recipient or from a donor country.

### ***Experiential background – The informal Round Table on participatory natural resource management in Indo-German development cooperation***

In 2000, an *immersion* followed by an informal round table was carried out on behalf of the BMZ in cooperation with the government of Maharashtra, in which a number of members of the German parliament, high ranking officials from the Indian National and State governments, officials from the BMZ, and the implementing agencies from both sides participated. The event was hosted by the Indian NGO called WOTR.

The issue of the *immersion* was formulated by the Head of the Indian desk of the BMZ in the introductory statement:

*'Our Ministry is concerned at this informal round table with what is typical and replicable that can and should be elaborated for use in designing present and future development cooperation between governments, cooperation which has as its goal the reduction and – if possible – the eradication of poverty'.*

With regard to the use of *immersion*, he furthermore stated, supported by the State Secretary of the chief Minister of Maharashtra who had joined an *immersion*:

*'I would like to mention the reasons as seen from the BMZ's viewpoint that speak for the use of these instruments, which we should remember were developed and tested in particular within the framework of Indo-German development cooperation:*

- *Immersion can help first of all to place poverty alleviation on a solid foundation with a personal commitment. This is the goal of immersion, when the participants meet the beneficiaries of development cooperation face-to-face.*
- *In reflecting about the same reality of life of people who live in poverty, a common concern can be built up, leading to the development of ideas for overcoming poverty.*
- *I hope for the BMZ that we will use these instruments for shaping the policy dialogue on participatory poverty alleviation. This round table can make an important contribution here. What the BMZ wants is a policy dialogue which gives a central focus to overcoming poverty and the active participation of people. A policy dialogue that is built upon a 'view from the inside' meaning a policy that is not interventionist, but is defined instead by the idea of partnership.'*
- *Significance of the experience*

Even though the experiential basis with regard to the use of *immersion* as a means for the shaping of a participatory and partnership-oriented policy dialogue is limited – there was no follow-up to the Maharashtra experience due to staff changes – it may be useful to initiate this kind of dialogue-oriented process again.

Further steps that need to be taken can be derived from the demands formulated by one of the most reputed membership-based organisations of poor women, SEWA: the words spoken by Ela Bhatt, founder of SEWA, in the second public hearing in 1995 of the German Parliament on *'Fighting poverty through participatory approaches'*, addressed to her own government, may be considered at the end of this paper as an orientation for further steps and replicable attempts in the future. Ela Bhatt stated:

- *'Our government has been elected democratically. Therefore, government belongs to the people.*
- *The majority of the Indians is poor. Therefore the governmental programmes must benefit the poor.*
- *The implementation of governmental programmes has not always been successful. There is also political conflict and conflict of interest between the rich, the middle-classes, and the poor.*

- *Government should include member-based organisations of the poor and participatory NGOs which represent the needs of the poor and in an understanding of partnership carry out the implementation of the governmental programmes.'*

## Concluding thoughts

### ***Development cooperation gets a face***

Poverty can be seen as a political, social or economic problem, expressed many times over in abstract figures of millions or billions of people. But for those who are living in poverty and suffering from exclusion it is first and foremost a *personal* fate: for those in the North and the South who have never experienced inhuman living conditions themselves in their personal lives, *immersion* can be an opportunity to cross the bridge and learn to understand the perspectives and aspirations of poor people and find a way to make an increased pro-poor commitment – in the words of Aznat Quisa, *immersion* can be the impulse *to rekindle the passion* for supporting personally the struggle of the poor towards a life in dignity.

*Immersion* – the time of personal encounter, moments of listening, individual and joint reflection on the messages of the poor and focused dialogue face-to-face about strategies and obstacles – helps to give development and development cooperation a *human face*: ‘*Immersion – the Soul of Development*’ as Aznat Quisa put it.

Meeting face-to-face presupposes *movement*, physical movement, often a tiring journey, from the side of the *powerful* to the side of the *powerless*. In addition to physical movement, there is also spiritual movement. Such movement is rewarding and worthwhile because it allows a person to discover the *strength* of the powerless, as many participants in immersion have witnessed.

Nevertheless, *immersion* is *only* a beginning; it is an impulse to embark on a long and difficult process of converting institutions and structures – and maybe even one’s own self – and making the structures more pro-poor. Despite the limitations of the first step, this impulse is enough to make the process dynamic and sustainable: the first and the follow-up steps can bring the process alive; they are the signs of a *living process*.

### ***The art of shaping immersion***

Immersion is a complex thing, due to the diversity of problems, circumstances and participants with different expectations and backgrounds. *Immersion*, especially when organised as a single event, can realistically only produce limited results. In an

operational and institutional context other instruments and follow-up processes for the medium term are needed in most cases in order to achieve structural impact.

The art of shaping *immersion*, in spite of the numerous hindering factors – limited innovative experiences and self-help potential, unfavourable framework conditions, time constraints, language problems and all kinds of other unforeseeable events – is mainly a matter of organising each *immersion* in such a way that its individual pattern and result express the motivation of the organisers and participants to do all that is possible under the given circumstances.

In my experience, the only *lasting* motivation which can ensure that the participants do not lose their momentum and are able to keep up their efforts to try and cope with the limitations and obstacles they face is the inspiring human ‘factor’: they are inspired by the example of the untiring will of the struggling poor to achieve a better life despite all the difficulties.

A few practical tips which can help with handling some of the most frequent problems in shaping an individual immersion may be mentioned:

- All participants involved in a given immersion – hosts, guests, facilitators, organisers – should have the same basic understanding of immersion and agree with the concrete expectations linked with a given immersion. It is better to limit the expectations than to embark on an immersion process with goals that are unclear or too big.
- There should be a necessary minimum of empiric evidence of self-help and participatory strategies which correspond with the expectations of the guests and the selected theme. Whether or not participants are satisfied with the result of an immersion depends very much on whether they can experience problems being solved practically and how that is done.
- The methodology of an *immersion* should correspond with its goal and expected result: this aspect concerns the inner structure of the individual immersion, e.g. the duration of the stay in the host family, the time budget for individual and joint reflection and the shaping of the subsequent focused dialogue.
- The shaping of the *immersion* process including the preparatory steps and the follow-up process should correspond with the specific issue and theme: a single immersion can be more focused on general issues and the sensitisation of decision-makers. The immersion *processes* in a technical immersion on specific issues should be organised on a medium- or long-term basis in order to achieve structural or institutional impact.
- All participants involved in an immersion process – guests, hosts, facilitators and organisers – should be willing to record their *immersion* experience in some way in an appropriate form: without a minimum of systematic analysis / compilation and



analysis of the conceptual results including the life stories of the hosts, there is a danger that much of the rich experiences of an immersion will be lost. – I consider a *good* back-to-office report and a good life story of the host to be one of the best ways in which participants can express their gratitude to their hosts.

***Summarising the factors that may influence the successful shaping of an action-oriented immersion process:***

- Careful definition of the topic and objective in the form of terms of reference for all involved
- Availability of adequate field experience on the part of the host organisation
- Appropriate composition of the *immersion* group: host (focal person), facilitators as resource persons, external participants (policymakers and opinion leaders) in accordance with the topic and objectives
- Careful definition of the product (deliverables) to come out of the *immersion*

Factors that might help overcome the manifold constraints and balance the additional workload would include:

- The positive experience of strengthening each other in the immersion group and being strengthened to become, oneself, more creative and productive
- The inspiring experience of getting access to the very source and roots that give life and power to the host organisation – and to the immersion group as well

In conclusion, we may ask our self the following question: What kind of organisations and institutions might be interested in using the immersion methodology as an instrument for shaping pro-poor policy strategies, in which all categories of actors are involved? The following criteria could be used to identify such institutions and organisations:

- Their working method is process-oriented
- They are not afraid of elaborating and producing limited results, but are committed to taking the next step – and another one, and another one – in order to learn from experiences
- Their activities are rooted in the self-help potential of the poor, since they are convinced that this is the most important pre-condition and ‘productive factor’ for successfully shaping pro-poor policy strategies