

## Reflections of a development professional

An interview with Ms. Shashi Rekha Rajagopalan

**Interview by Mr. G.V. Krishnagopal Grandhi, Director (Strategic Development), ALC India, of Ms. Shashi Rajagopalan, Freelance Consultant (Cooperatives, Rural Development and Governance). Ms Shashi Rajagopalan was associated with the Hyderabad-based Cooperative Development Foundation for over two decades. She was recognized for her work in strengthening primary agricultural credit cooperatives, designing and promoting replicable, viable, vibrant and self-reliant rural thrift cooperatives and their federations, and for her work with the Brahm Perkash Committee and with various state governments in the introduction of liberal cooperative laws. Since 1999, she has been working as a freelance consultant and travels across the country working with a wide range of development organizations on assignments relating to governance and organisational systems, enhancing transparency and accountability, and restructuring of community owned organizations for sustainability. In 2006, she was nominated by the Government of India to be a Member of the Central Board of Directors of Reserve Bank of India.**

**This interview specifically attempts to understand Ms Shashi Rajagopalan as a development worker, her motivations, her evolution, her understanding of wider development aspects. It provides an inspiring story for younger generations committed to the cause of an equitable India**



**Q: How did you enter the field of development?**

A: I was in Calcutta for my graduation between 1967 and 1970 and that's when the Naxal movement had some of the finest students in it. While I did not subscribe to the violence, what impressed me was their commitment to addressing social and economic disparities. I rejected their approach, and chose a non-political, but naive approach into the field of development. Charitable thoughts were probably uppermost in my mind when I joined a wonderful organization called *Service Civil International*. They positioned their full time volunteers (of whom I was one) in the midst of the communities that they worked in, living in exactly the same manner as the community, earning wages as a daily wage labourer would.

My first posting was in a leprosy colony outside Delhi near Shahdara. And for the next five years, I worked in different parts of India and abroad with the same organization. Working & living with disadvantaged communities on the same level as them, gave me a deeper understanding of the lives of poor people. They were my neighbours, my friends. I faced the same problems that they faced, used the same public toilets that they used, lived without electricity and water as they did, cleared my own garbage as they did. At the end of every month I would realize there was no money for food, as they did. Sugar & such items were a luxury on month-ends - there was no money for them. All these were very important

learnings which taught me to respect people, their intelligence, their survival mechanisms and I think I stopped being paternalistic as a result of that.

**Q: During these 30 years of time, you seem to have changed from being a volunteer to a development professional. Do you still feel that there is place for volunteerism?**

**A:** Oh, yes. I think I would not be the person I am today if I hadn't been through a volunteer phase. And I very strongly believe that there should be several such opportunities for people straight out of college - to actually get into the habitats of the poor and other disadvantaged communities, to live and work among them as neighbours. In your early days, you are primarily a beneficiary. You are not a benefactor, you are not a doer, you are simply taking from everybody, and I think this space to take from the poor helps you learn to accept all as equals, all as interdependent. Two-way transactions of give and take with the communities that we work with are very important - otherwise I don't think one is effective at all. If at all I ever again choose to establish an organization, it will probably be one that provides young people opportunities similar to the ones Service Civil international offered me.

I don't think volunteerism is necessary for the development sector - I think it is good for one's growth and one's ability to contribute. It is a matter of individual choice. If one wants to be truly professional and effective, then the paternalism has to go, the arrogance has to go, and for all that one needs to have lived and worked alongside the communities as equals different in various ways, but equal. Being neighbours with similar financial status, being inter-dependent, changes development perspectives.

**Q: So, what are the internal drivers for a professional as against the internal drivers of a volunteer? Are they same or different?**

**A:** Arrogance prevails in the both cases. When we enter as volunteers, we enter with the same arrogance that we can change the world overnight, as a professional does. I think there is a lot

#### The journey so far.....

Ms. Shashi Rekha Rajagopalan, started her career in 1970, as a full time volunteer with SCI, an international organisation working against conscription. Under various small and large projects, she worked in leprosy colonies, refugee camps and slums and camps in different countries. Following SCI's beliefs she worked closely with disadvantaged communities, living in conditions and with income similar to them, for almost five years.

For next two years, she worked as a Project Officer in HASS, heading a small team working with several Maternal and Child Health Centres reaching out to 7000 pregnant mothers and children. The team developed services to an extent that mothers using the MCH centres fully paid for the team, making the project self-dependant.

The next twenty years, she worked with Multipurpose Cooperatives' Association (MCA) and then with Cooperative Development Foundation (CDF). MCA an association of 100 primary agricultural cooperatives, provided its member-cooperatives training, action research and consultancy services. During her tenure first as Assistant Director and then as its chief executive (Secretary), the savings of member cooperatives exceeded that of the rest of the 4500 PACS in the state. The per-member credit exceeded the per-member credit average for the state. The organisation raised 75% of its funds from service charges paid by member-cooperatives, and functioned as a highly transparent and democratic organisation.

CDF works with the objective of creating a favourable environment for cooperatives by focussing on three main areas: advocacy for change in cooperative law, management of a revolving fund for the promotion of cooperative (non-financial) businesses and promotion of new types of cooperatives. She joined CDF as its director, and later on became its chief executive (Secretary). By the time she left CDF, there were over 32,000 women in 106 primary cooperatives, affiliated to 6 federations, and around 19,000 men in 65 primary cooperatives, affiliated to 5 federations, all fully self-reliant financially and in terms of skills and management capabilities.

Since 1999, she is working as a free lance consultant with focus on cooperative legislation and organisational design, structuring, accounting, and financial and business development of voluntary development organisations. She has offered her services to various national and international funding agencies, a range of national and state government organisations and non governmental organisations across different countries. She was invited by ILO, as a member of an Expert Committee to review Recommendation 127 on cooperatives. Currently, she is serving as a member of the Central Board of Directors of the Reserve Bank of India, and also of NABARD.

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of arrogance in this field. In the case of a professional, there is hardly any opportunity for humility, especially if one is already offered a good salary. But in case of a volunteer, as one is not paid, or is underpaid, simple living conditions themselves keep him/her at a slightly humbler level. I am not subscribing to the theory that people in this field should be underpaid and work forever as volunteers. I feel that humility is essential and opportunity to shed some of the arrogance is more easily available

to the volunteer than the professional. Summer assignments for management students, among disadvantaged communities probably offer similar opportunities to professionals.

**Q: Personally, what drove you to spend 21 years in the field of cooperatives?**

**A:** Probably, it is arrogance to some extent arrogance that perhaps one does make a difference. Between 1970 and 1977, I worked as a volunteer for five

years (1970-1975) and then I joined an organization, which actually paid me a salary, and I worked with them for 2 years. At the end of those seven years, I thought that I had been quite useless. I thought I had been the biggest beneficiary of all that had happened in those seven years. Even though I had done exciting things and changed situations, I did not think I had even touched the political/power structures in the areas where I had worked. The power structure had remained the same, the social structure also remained exactly the same, and no sustainable changes took place in livelihoods or income. I seriously thought of leaving development work and joining mainstream, and that's when I met Mr. Rama Reddy (*presently President, Cooperative Development Foundation, Hyderabad*) who told me that cooperatives could change political, economic and social structures. He said that as I had already put in 7 years in this field, I could afford to put in one more year, and that if at the end of the year I thought cooperatives, too, did not result in significant change, then I could wash my hands off development. In 1978, I started working with cooperatives and was just amazed at how much even a little progress in a cooperative upset so many people those in influential positions within the village, cooperative department officials, and even senior politicians. That made me feel that a successful cooperative does affect the status quo, and I stayed on for 21 years working full time in the field of cooperatives.

Unlike the business world where you can take the credit for growth, in this field, all change for the better is dependent on many other factors, too, and many, many other people are involved. If things do not change for the better, you must ask yourself whether you need to change strategy that is, you must take responsibility for what goes wrong but when things change for the better, you know that you were not the sole cause, not even the only key cause of that change.

When working with rural women and men in Warangal and Karimnagar districts, a constant source of inspiration was the desire of the leaders of hundreds of cooperatives that we promoted, to be

ethical, to be transparent, to be in control. Marketing ethics was something I was good at, and democratically controlled businesses (which is what cooperatives are) need to be transparently ethical in governance and operations the large numbers of leaders who worked on maintaining high ethical standards and inspired their members to be likewise, kept me charged. The fact that the cooperatives we promoted were almost all profitable and sustainable with next to no subsidy, also kept me very excited about my work.

If, on the ground, our cooperatives were strong, we also had a strong advocacy portfolio. The Board of CDF was very particular that advocacy was not about being visible it was about getting the policy or legislative change that we were seeking. The result was that the focus was on getting the change, and, therefore, on arriving at appropriate strategies. The introduction of parallel cooperative laws in several states across the country was also very exciting. In order to stay inspired, one must have around one, enough persons of equal or much higher calibre otherwise, you do not feel challenged enough, and too quickly begin to feel complacent.

**Q: How have your own goals changed over time?**

A: That is a very difficult question. As long as I was in an organization I think I was much clearer about what the goals were. Even while working towards organisational goals, it was very clear to me that I should be seen only as an external facilitator and, more importantly, as a dispensable one that the decisions must be those of the community. Interestingly enough, even though that was what I wanted, on many an occasion my ego would be hurt when community leaders worked against my advice, taking full responsibility for the outcome!

Now, when, I look at my work as an independent consultant I find it important to help other voluntary development organisations (NGOs) understand what facilitation means. And my goal has certainly been to make sure that NGOs I work with, are conscious of where their territory

begins and ends. Misappropriation of community territory is common in the development field and this is something which bothers me. Many NGOs, even good ones, don't even realize what they are doing.

One of my primary goals now is to help NGOs design better community organizations that they promote, and not control these. Where an NGO would cry foul if a donor attempted to control it, it often does not think twice about exercising control over collectives that it promotes, using funding as the reason for such control. Within an NGO, only the chief executive and a couple of persons actually have theoretical & first hand experience of organizational management and their experience is in NGO promotion and development, not in democratically controlled organisations. Yet, field workers of NGOs, who have neither personal experience nor theoretical understanding even of an NGO, are expected to promote democratically structured organizations of members of the community. Getting NGOs to appreciate the distinctions between their own type of organization and democratically controlled user organizations (cooperatives, trade unions, and societies of specific groups of disadvantaged persons) is very important.

NGOs have little experience in managing a business, and often transfer values of charity, welfare, staff control, etc to the collective enterprises they promote. They position their own staff in the collective enterprise, and invest in training such staff. In a cooperative or other collective enterprise, it is the members who are the owners. In an NGO, the promoter chief executive and core staff team raises the funds and it is often their reputations at risk, and not that of their Boards. In a cooperative or other collective, investment in the training of representatives of the owners, that is, of the elected leaders, is crucial to the success and sustainability of the enterprise. If the enterprise succeeds, they benefit, and if it falls apart, they stand to lose the most not the staff on deputation.

A second area of focus is accountability within an NGO. I see good attempts at

accountability, but not at transparent accountability. Transparency in accountability is an important goal. It is not enough that an NGO is accountable it must be transparently so. A tax-exempt organisation working for larger public good, is accountable to the larger public. Promoter chief executives do not 'own' the organisation, even if they have the highest stake in it and have given it their all. Sharing of annual reports and financial statements remains more the exception than the rule.

A third area of focus is to help good NGOs (and there are many) to assess the value of the fruits of their work vis-à-vis the money spent to arrive at measurable indicators for the end-objectives sought. We are in the field of development and if we continue to spend without the expenditure changing the lives of disadvantaged communities for the better, we have not done our job well. People start with the assumption that the results of their work cannot be measured and when we start applying our minds to it, good NGOs find that the financial benefit to communities has been much more than the money that the NGO spent. If we spend a lot to get some good work done, then perhaps it will not be easy for others to learn from it. So, too, if we work hard but not strategically, our efforts and money will be wasted.

**Q: Your efforts when in an NGO were centred on the economic development of the rural poor, both men and women. This is quite measurable and it is clearly established on the basis of return on investment. But there is a strong linkage between various dimensions of a human being, economic dimension being one, and any kind of investment although not clearly visible on the other dimensions is also beneficial ultimately on the economic front. A simple example would be, someone who is trying to improve the confidence of a rural youth, not directly measurable in any way, but over a period of time, does contribute to change or, if someone is trying to create a new vision for the youth it does not have an immediate return or a revenue model. So what do you have to say about this?**

**A:** I must say that I have seen far too many organizations that claim "empowerment" of the people to be their key goal - in many cases when such "empowered people" are approached, they have the ability to speak well & with confidence. But their level of assets remain the same, their number of workdays and working conditions remain the same. I am not comfortable with this concept of empowerment, when we are talking about financially poor communities empowerment must result in improved social and economic conditions. If an organisation works for better education, or, for improved health, or for the breaking down of caste barriers, we could still have clearly measurable indicators to assess our own progress in these directions. My comment on financial indicators is related to such work as is aimed at improving the lives of the financially disadvantaged.

Indicators of improved health are convertible into increased workdays, less expense on medicines, etc. Granted that it is a little harder to convert improved social or political systems into improved financial conditions, but even that is not impossible.

Cooperatives offer a way by which economic interdependence among members can result in improved social and political condition of members. One cannot build a sustainable and vibrant cooperative without affecting social and political equations. We can briefly have a profitable cooperative, which actually benefits all the members. If it is not designed as an enterprise committed to the principles of cooperation, very quickly it degenerates into yet another business, benefitting only a few. If, however, it is designed as a true cooperative, it not only brings members financial gain, the social and political milieu, too, change.

Leaders of community owned organisations cannot afford to remain non-literate. If one is not literate, one can retain only so much information to lead an organisation, being literate is essential. That is not the same as saying that being literate is sufficient to run an organisation. Therefore, for me, it has always been important in my work, not to let my heart bleed for the non-literate

- not being literate is a serious handicap and should not be glorified. Many organisations working with disadvantaged communities unwittingly encourage illiteracy, by publishing material aimed only at the non-literate person. I always believed in bringing out exercises, workbooks and literature for use by semi or neo literate persons, so that they enjoy putting to use their reading skills and benefitting themselves and their organisations. The aim was not to make people literate the aim was to ensure that they used such skills to manage an enterprise effectively for their own financial betterment.

**Q: As propagated, at least in theory, most development professionals have had mentors in their early days to get nurtured. So, have there been any mentors in your life?**

**A:** Yes, several people have influenced me and left a deep impact on me, though I am not sure I'd call them mentors.

**Q: Can you give us one or two examples of people who have deeply influenced you?**

**A:** People progress when they have around themselves people who are way ahead of them in their field of choice. It could be true in the field of mathematics, true in the field of music, dance and in the field of development. I have had the good fortune to work with people who were way ahead of me in several ways, and just working alongside such people changes you.

**Q: So why don't you tell a series of names and then concentrate on one or two of them? On their contribution in shaping your work in development field and who have been very influential mentors?**

**A:** I will not get into naming them as there have been several people. Let me say how some of them influenced me. In SCI I observed a number of people who were able to be deal with all levels of people, with people of all backgrounds, comfortably and on equal terms. Whether it was a very influential person they were dealing with or whether a poor person with zero influence, they were able to behave in

the same manner. They were not subservient to the influential nor paternalistic to the one without any power. That really moved me. Such an approach in this field is very useful.

In the field of cooperatives there were several extraordinary persons I worked with. Actually they were not mentors, because they were simply themselves. And I found it wonderful working with them, watching them, learning from them whether or not they were willing teachers.

Around each of us there are people who possess more skills, more insight, more wisdom than we have, and if we acquire the art of learning from them whether they are willing to teach us or not, we have a mentor. It is up to us to pick up new skills, strategies, approaches, and move along. No good mentor actually mentors you. Actually, I think it is the sub-standard ones who actually mentor you. The good mentors are those who are just themselves and leave it to you to pick up what you can.

I have been very fortunate in that I have had the opportunity to work with so many wonderful people. In the field of cooperatives, I have met people who have run cooperatives so effectively without having any theoretical knowledge about them. In the field of advocacy, in the field of business, of finance, I have had great teachers with most of them just doing a great job and it is for you to be alert to the learnings they offer.

**Q: Did you at any point of time think about working with Government?**

**A:** I am not ambitious and I don't like to compete. It is some thing, which has never appealed to me. I often represented my school in sports but I never had any sense of competition. I ran because I loved running and not because I had to run faster than someone else that meant that we won no cups or medals! My father asked me to appear for civil service exams but I refused, as I didn't want to be in an organization where I had to take orders from a superior. Contrary to this, in the development sector one does not take orders. Each does our own thing of

course, within an agreed upon framework.

Not wanting to join government service does not mean that I have not enjoyed working with government. I have enjoyed all my opportunities to work with various governments. I was in the CAPART executive committee for years and I enjoyed the experience. I have been in various committees & have enjoyed being there. I am not anti-government, but government service as a vocation didn't ever appeal to me.

**Q: Has your qualification at any time been a hindrance or has it helped? Many people say that if you are not well qualified, you don't get opportunities to work in this kind of field, especially from the development professional point of view.**

**A:** I think I used to be a little embarrassed initially that I was just an honours graduate in mathematics. All the same, at that time, nothing could have made me go back to academics - to go for post graduation or PhD. Till high school I loved my studies. I was brilliant in mathematics, and used to wonder why I had to study anything other than mathematics, languages and a subject called 'moral science'. With college closed a good deal of the time because of those turbulent years in Kolkata, I lost interest in studies. In fact I think of myself as a high school passed person. Since I have had the privilege of being well occupied since college, without once applying for a job, my educational qualifications have never been a hindrance. It would have been a hindrance for someone who wasn't happy earning Rs.100 per month (the amount which I was paid for several years), and did not know how to live on it. But, I think I am like a *Marwari* whose educational qualifications and work skills are quite unrelated.

**Q: So, if education has not been a hindrance, I think it is greatly to do with the skill base that you developed, which I expect helped to make you what you are now?**

**A:** I think it is articulation which helped in the early years. If we are articulate,

we get away with a lot, for a little while at least, even if we lack substance. There are, unfortunately, several people with substance, and without articulation skills, and they lose out at least in the initial stages. I don't think I had any skill worth mentioning, when I entered the field of development. I definitely had a good value base and the desire to be useful. It is these that helped me acquire the skills I needed to be effective.

**Q: Every development professional undergoes personal transformation. What is this personal transformation? What are those characteristics which should change to mature into a good professional?**

**A:** The desire to be truthful, not to be dishonest with oneself, not to be dishonest with the world at large, the desire to be accountable for every rupee, which is being given to you, helps. These are needed from day one, along with the desire to be useful.

If indeed one really wants to be useful, one starts noticing, quite quickly, how useless one in fact is, and either gets dejected and quits, or, recognises learning opportunities and grabs them. When working with community owned organisations, in particular, one has to consciously think ahead, predict problems likely to arise, and think through possible solutions, well before they occur some anticipated problems may not ever occur. The community might be way behind us on several fronts when we start, but if we do our job well, then very quickly we find ourselves among equals, and that's an exciting place to be for then, in order to continue to be needed, you have to keep upgrading yourself on several fronts.

In early days, we are often self righteous and our work is more about us than about the changes we seek in this world, but as we work along and notice that hundreds and thousands of people are trying to transform the world in their own way, then we stop being self-righteous. I am definitely not as self righteous as I used to be the arrogance, however, hasn't quite gone away, but I think it is a manageable arrogance. ■