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Social Means Do Not Justify Corruptible Ends: A Realist Perspective of Social Innovation and Design

Abstract This article introduces designers to the dilemma that arises when twin aspects of social innovation – social means and social ends – do not align. Some academics have noted the anti-social, anti-political, and anti-inventive effects emerging from the spread of microfinance practices. We discuss the tendency for social design and innovation literature to focus on design processes rather than outcomes, and introduce ideas from realist political theory to account for the corruptibility of social innovations. We suggest that designers can prevent the corruption of social outcomes by shifting from idealist "what if" scenarios to realist "who whom?" questions instead.

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"Social innovation" is a concept that transcends the boundaries of academia, business, and the public sector. Design academics and innovators have written about it. Corporate social responsibility (CSR) initiatives and new social partnerships are just two of the activities businesses undertake in its name. Within the public sector, social innovation is a buzzword in the United Kingdom, the United States, France, and Scandinavia. Most notably, though, its practice has been widely promoted by the European Union.

The European Commission defines social innovations as "social in both their ends and their means."[1] "Social means" implies that the innovation is a *process* of co-creation involving a set of stakeholders who work in a social or collective *manner*; "social ends" implies that such practices lead to socially beneficial *outcomes*. This article will argue that these two facets of social innovation do not necessarily align. Although there are many proponents of "social practices" or "social processes" – not least within the design profession – the deployment of such design processes do not *necessarily* produce socially beneficial outcomes. Indeed, this article endeavors to show that leveraging "the social" may well produce unforeseen negative societal outcomes, and that the rhetoric claiming that social design processes lead to socially beneficial results represents a false promise. As evident in debates between idealism and realism in political theory, well-intended and idealistic modes of conduct need not produce positive outcomes. As an illustrative example of this harsh reality, the article will discuss the case of microfinance, an oft-cited example of social innovation.

What's in a Prefix? The Emergence and Meaning of the "Social"

The social value of participation has long been acknowledged in the field of design, and so have the conflicts and politics involved in collaborative endeavors involving users,[2] trade unions,[3] and civic stakeholders at large.[4] The use of the "social" prefix when describing a design process has become commonplace for actors who wish to highlight the ethical quality of their efforts. All designs can be socially oriented, and sometimes the social aspect of a design can emerge via a very specific artifact, such as a poster. For instance, design educator and writer Andrew Shea proposes the notion of "Community-Based Graphic Design" to mobilize community engagement in "real world cases" through collaboratively designing posters, websites, or murals.[5] At the other end of the spectrum, the term social design can apply to something as vast and open as the future. Thus, critical design proponents Anthony Dunne and Fiona Raby propose an engagement with the social in the form of speculative "social dreaming."[6]

Dunne and Raby, however, explicitly distance their work from social design, as it focuses too much on "fixing things."[7] Their straightforward rejection of social design as too focused on such fixes highlights how the "social" part of design has become an ethical statement about designing itself. The fact that an exhibition like "Design for the Other 90%" at the Cooper-Hewitt Design Museum was subsequently displayed at the UN office in New York suggests that design practices are increasingly deemed relevant to the humanitarian agenda.[8] Similarly, book titles such as *Design Like You Give a Damn*[9] and *Design Revolution: 100 Products That Empower People*[10] show that designing is no longer primarily concerned with producing shiny new commodities. Indeed, it seems designers are finally heeding Papanek's call for them to address the "real" world.[11]

Design academics' "social" turn dovetails with a similar shift in innovation research.[12] Over the past few years, scholars have flocked around societal innovation processes, with publishers scrambling to put out major edited volumes that promote the concept.[13] In many ways, the academic study of "social innovation"[14]

1 European Commission, *Guide to Social Innovation* (Brussels: DG Regional and Urban Policy and DG Employment, Social Affairs and Inclusion, 2013), accessed July 28, 2017, https://ec.europa.eu/eip/ageing/library/guide-social-innovation_en.

2 Johan Pottier and Patrick Orone, "Consensus or Cover-up? The Limitations of Group Meetings," in *PLA Notes 24: Critical Reflections from Practice*, ed. Andrea Cornwall (International Institute for Environment and Development, 1995), 38–42.

3 Pelle Ehn and Morten Kyng, "The Collective Resource Approach to Systems Design," in *Computers and Democracy: A Scandinavian Challenge*, ed. Gro Bjerknes, Pelle Ehn, and Morten Kyng (Avebury: Gower, 1987), 17–57; Pelle Ehn and Morten Kyng, "Cardboard Computers: Mocking-It-Up or Hands-On the Future," in *Design at Work: Cooperative Design of Computer Systems*, ed. Joan Greenbaum and Morten Kyng (Hinsdale, NJ.: Lawrence Erlbaum Associates, 1991), 169–95; Morten Kyng, "Bridging the Gap Between Politics and Techniques: On the Next Practices of Participatory Design," *Scandinavian Journal of Information Systems* 22, no. 1 (2010): 49–68.

4 Markus Miessen, *The Nightmare of Participation: Crossbench Praxis as a Mode of Criticality* (Berlin: Sternberg Press, 2010); Erling Bjögvinsson, Pelle Ehn, and Per-Anders Hillgren, "Design Things and Design Thinking: Contemporary Participatory Design Challenges," *Design Issues* 28, no. 3 (2012): 101–16, DOI: https://doi.org/10.1162/DESI_a_00165.

5 Andrew Shea, *Designing for Social Change: Strategies for Community-Based Graphic Design* (Princeton: Princeton Architectural Press, 2012).

6 Anthony Dunne and Fiona Raby, *Speculative Everything: Design, Fiction, and Social Dreaming* (Cambridge, MA: MIT Press, 2013).

7 Ibid., 160.

8 Compare with Cynthia E. Smith, *Design for the Other 90%* (New York: Cooper-Hewitt, National Design Museum, 2007).

builds on the notion of social entrepreneurship,[15] as evidenced by significant overlaps between the two in the literature. Arguably, the strong interest in social innovation partly stems from the fact that the public sector – notably the European Commission – has thrown its weight behind the concept. Indeed, one might understand social innovation as a "quasi concept"[16] – though it may be found wanting analytically and empirically, it nevertheless provides a discursive space for academics and policymakers to meet. Thus, public bodies and think tanks have published some of its handbooks and guides.[17]

How, then, do social design and social innovation relate to one another? Design theorist Ezio Manzini delineates the two concepts by suggesting that social design primarily addresses extremely problematic social situations – often through charity – and situations for which "both the market and the state fail to find solutions."[18] Social innovation, on the other hand, aims to produce "solutions based on new social forms and economic models."[19] Manzini acknowledges that the distinction between the two is becoming increasingly blurred.

> "Social design is increasingly oriented toward social innovation, recognizing that this offers the only chance for solving the problems it traditionally deals with. In turn, design for social innovation, facing the extensions of the economic crisis, is more and more frequently involved in initiatives that involve socially sensitive issues."[20]

Entrepreneurs and businesses are now taking on poverty, for example, by creating new markets where the poor sit at the "bottom of the pyramid" – a place where there are no victims, only potentially active consumers and self-employed entrepreneurs.[21] Approaches such as "Jugaad Innovation"[22] and "Frugal Innovation"[23] encompass both social concerns and innovation, as do the hacker and maker movements, whose efforts are often spurred by crisis and limited resources. The humanitarian effort called "Random Hacks of Kindness" (RHoK) is another example. Since 2010, competitive technology development events called "hackathons," co-sponsored by the UN, have brought individual designers and programmers together with NASA, the World Bank, and global tech giants Google, Microsoft, and Yahoo to seek novel solutions to problems associated with disaster management and crisis response.[24]

Some also tend to discuss social innovation in relation to how creativity or re-invention can flourish despite a scarcity of economic means. For instance, UK-based design firm Participle sees social innovations shifting away from a "financial focus," and toward a "resource focus."[25] In the context of social entrepreneurship, that shift is nothing new – Charles Leadbeater's landmark *The Rise of the Social Entrepreneur* posits that the social entrepreneur's main asset is "social capital."[26] Despite a lack of capital, an entrepreneur may still trade on the basis of alternative assets, such as a strong standing in the local community. The social enterprise not only *builds upon* social capital, it *enhances* it.

Social Capital

Famously popularized by political scientist Robert Putnam, the term "social capital," signifies "habits of cooperation, solidarity, and public-spiritedness"[27] that lead to three kinds of social benefits: trust, norms of reciprocity, and networks. Development researchers present social capital and trust as key building blocks for local communities and democratic forms of governance, and they have thus become subject to research and measurement. Development economist Jose Cuesta states that "interpersonal trust is operationalized as an index capturing the reported trust in the people of the community; the belief that people … are ready to help those in need."[28] As such, social capital appears to be a wholly benevolent force in society.

9 Architecture for Humanity, ed., *Design Like You Give a Damn: Architectural Responses to Humanitarian Crises* (New York: Metropolis Books, 2006).

10 Emily Pilloton, *Design Revolution: 100 Products that Empower People* (New York: Metropolis Books, 2009).

11 Victor Papanek, *Design for the Real World: Human Ecology and Social Change* (New York: Bantam Books, 1971).

12 Clive Dilnot, "Design as a Socially Significant Activity: An Introduction," *Design Studies* 3, no. 3 (1982): 139–46; Matt Kiem, "Designing the Social, and the Politics of Social Innovation," *Design Philosophy Papers* 9, no. 3 (2011): 207–16.

13 Hans-Werner Franz, Josef Hochgerner, and Jürgen Howaldt, eds., *Challenge Social Innovation: Potentials for Business, Social Entrepreneurship, Welfare and Civil Society* (Heidelberg: Springer, 2012); Alex Nicholls and Alex Murdock, eds., *Social Innovation: Blurring Boundaries to Reconfigure Markets* (London: Palgrave Macmillan, 2012); Frank Moulaert, Diana MacCallum, Abid Mehmood, and Abdelillah Hamdouch, eds., *The International Handbook on Social Innovation: Collective Action, Social Learning and Transdisciplinary Research* (Cheltenham: Edward Elgar, 2013).

14 In this article, the term "societal innovation" denotes a (highly prevalent) phenomena, and the term "social innovation" denotes an emerging field of academic study and designerly practice.

15 Charles Leadbeater, *The Rise of the Social Entrepreneur* (London: Demos, 1997); Alex Nicholls, ed., *Social Entrepreneurship: New Models of Sustainable Social Change* (Oxford: Oxford University Press, 2006).

16 European Commission, *Social Innovation Research in the European Union: Approaches, Findings and Future Directions: Policy Review* (Luxembourg: Publications Office of the European Union, 2013), DOI: https://.doi.org/10.2777/12639; Desmond McNeill, "The Diffusion of Ideas in Development Theory and Policy," *Global Social Policy* 6, no.

However, the use of the concept may not always be beneficial. The use of terms such as "social capital," "community," and "trust" can obfuscate the potential corruption of these forms of interpersonal relationships. As noted by political scientist Leah Gilbert, social capital – often promoted as the pillar of democracy – also has its dark side:

> "Social capital can in fact play an integral role in the achievement of ends contrary to the public good. Thus the same social capital that facilitates citizens to collectively lobby for better governance may also enable organized crime groups to run an effective racket."[29]

As Gilbert suggests, one must differentiate between "group-specific" social capital – for example the kind that exists within criminal groups such as the mafia – versus "community-wide" or generalized trust. However, group-specific trust, often processed through distinctive customs such as initiation rituals or assignments in targeted violence, may sometimes overlap with the group-specific traditions and rites of local communities, especially those with very tight family bonds and hierarchies.

This insight – that there is a dark side to the social – is neglected in the literature on social innovation and design. Nevertheless, we argue that designers engaged in social design ought to bear this fact in mind. Similarly, designers ought not to confuse the social with the ideal public realm. According to development scholars Irene Guijt and Meera Kaul Shah, participatory projects are often ridden by a naïve understanding of the term "community."[30] They suggest that projects often fail to regard the internal dynamics and differences of their stakeholders, hiding biases, gender issues, and many instances have an inadequate involvement of women. Guijt and Shah especially notice how "participation" itself often obscures women's worlds, needs, and contributions to development, due to a simplified understanding of what community is.[31]

In order to discuss these problematics in further detail, the article will now turn to the case of microfinance, "the quintessential social innovation,"[32] and the go-to example that scholars and policymakers use when introducing the term.[33] The next section will trace this innovation, explore how it transgresses economic and social forms of capital, and interrogate the social repercussions of this mutating innovation. In short, the section aims to show how the engagement with "the social" – bonds of trust, communal networks, and various modes of reciprocity – does not necessarily produce socially beneficial outcomes.

The Detrimental Effects of a Social Innovation: A Different Look at Microfinance

There is a large and diverse literature on microfinance, in which some authors laud the innovation, while others criticize it sharply. In order to disturb the notion that social processes produce socially beneficial outcomes, this section will focus on some of the more critical voices on microfinance. In so doing, it will point to three problematics of this social innovation, outlining the *anti-social*, *anti-political* and *anti-inventive* effects produced by its spread across the world.

Before exploring these effects, a brief introduction to microfinance may be useful. Microfinance involves practices related to providing underserved communities with financial services. Most notably, these practices have been deployed in low-income economies, and in relation to poorer clients who would otherwise not have access to finance. Thus, proponents hail microfinance as a means to mitigate the exclusion of these individuals from the flows of credit, enabling them to become self-sufficient while at the same time generating development for the economies they operate in. The credit tends to be provided in the form of small loans,

3 (2006): 334–54, DOI: https://doi.org/10.1177/1468018106069204.

17 Robin Murray, Julie Caulier-Grice, and Geoff Mulgan, *The Open Book of Social Innovation* (London: The Young Foundation and Nesta, 2010); European Commission, *Guide to Social Innovation.*

18 Ezio Manzini, *Design, When Everybody Designs: An Introduction to Design for Social Innovation* (Cambridge, MA: MIT Press, 2015), 64.

19 Ibid.

20 Ibid., 65.

21 Coimbatore K. Prahalad, *The Fortune at the Bottom of the Pyramid* (Philadelphia: Wharton School Publishers, 2005).

22 Navi Radjou, Jaideep Prabhu, and Simone Ahuja, *Jugaad Innovation: Think Frugal, Be Flexible, Generate Breakthrough Growth* (San Francisco: Jossey-Bass, 2012).

23 Charles Leadbeater, *The Frugal Innovator: Creating Change on a Shoestring Budget* (Basingstoke: Palgrave Macmillan, 2014).

24 For more information, see https://www.un.org/press/en/2010/dev2851.doc.htm; Makena Walker, "UN Secretary-General Appeals to Global Open Source Community," *United Nations Global Pulse* (blog), December 7 2010, http://www.unglobalpulse.org/blog/un-secretary-general-appeals-global-open-source-community.

25 Participle, *Beveridge 4.0* (2008), accessed July 4, 2017, http://www.participle.net/our-mission.

26 Leadbeater, *The Rise of the Social Entrepreneur*, 67.

27 Robert D. Putnam, *Making Democracy Work: Civic Traditions in Modern Italy* (Princeton: Princeton University Press, 1993), 89–90.

28 José Cuesta, "Social Capital, Crime and Welfare: The Cases of Colombia and Honduras," in *Social Capital and Peace-Building: Creating and Resolving Conflict with Trust and Social Networks*, ed. Michaelene Cox (New York: Routledge, 2009), 38.

or "microloans." Microfinance institutions differ from traditional banks by focusing on providing financial services for these communities, which – given that they tend to lack collateral, steady employment, and verifiable credit histories – are unlikely prospective recipients of traditional loans. Instead of relying on collateral in the form of real assets, the banks instead rely on social forms of collateral – such as an individual's membership in borrower groups and other social networks – in order to assess the creditworthiness of clients and ensure loan repayment. Indeed, one of the main innovations of the pioneers of microfinance is to develop the specific banking practices that enable microfinance institutions to deviate from the rules of lending usually adhered to by traditional banks. As such – referencing the earlier vocabulary of social innovation – it is an innovation that operates on social *means*, as it leverages social networks and tends to be introduced through participative processes. Moreover, microfinance innovators have worked towards social *ends* – socially beneficial outcomes for both individuals and wider economies. Let us now turn to the ways in which these social outcomes may be detrimental rather than beneficial.

Anti-social Effects

Despite its track record as a rapidly-spreading social innovation, there are numerous forms of critique directed at microfinance. Some of these relate to economic matters. For instance, economists have argued that the economies of scale generated by large business entities are much more efficient than micro-entrepreneurship.[34] A larger employer creates jobs and increases worker productivity, with a higher possibility of sustaining business and employment. A larger employer also adds more to the overall development of social and physical infrastructure than smaller entrepreneurs. Another form of critique stems from the fact that microloans may be used to "smooth consumption" – tiding a borrower over in times of crisis. This may cause the recipient of the loan to make non-business expenditures, even purchases on status items, as opposed to the investments that the loan is supposed to be used for. A third form of more economic critique argues that the mechanisms of banking push money up the ladder towards those who are already wealthy, exchanging non-monetized assets into more debt for the poor.

However, the literature also points to a problematic that emerges from the fact that – as we saw earlier – microfinance draws upon social means. More specifically, the problematic emanates from the proposition of leveraging social capital as a substitute for collateral when financial means and real assets are scarce. Critics argue that this idea can become corrupted to the point where bonds of trust and other modes of reciprocity are being exploited for monetary gain. This, in turn, allows the "dark side" of social capital to come to the surface. By cutting into the social capital of local traditions and interpersonal trust, microfinance may stretch social commitments, undermining the very communities that they are supposed to support. Thus, the leveraging of "social" processes produces *anti-social effects*.[35] This obviously jars with the ambition of social innovations to leverage the reservoir of social capital – trust, norms of reciprocity, and networks – in order to enhance it, not deplete it.

How does this breakdown of social ties work in practice? Social forms of collateral may be created by a joint liability among the poor. In such arrangements, anthropologist Aminur Rahman explains, "the group as a whole accepts accountability for repaying the individual loans of the group members."[36] In this way, a group-lending scheme generates "social collateral" – a form of "organized social pressure from group members for its microcredit extension program." This social aspect of the system cleverly uses social dynamics among the poor to ensure loan repayment, to "punish one person by using one's own people." In these cases,

29 Leah Gilbert, "Analysing the Dark Side of Social Capital: Organized Crime in Russia," in *Social Capital and Peace-Building: Creating and Resolving Conflict with Trust and Social Networks*, ed. Michaelene Cox (New York: Routledge, 2009), 57.

30 Irene Guijt and Meera Kaul Shah, eds., *The Myth of Community: Gender Issues in Participatory Development* (London: Intermediate Technology Publications, 1998).

31 Ibid., 7*ff*.

32 James A. Phills Jr., Kriss Deiglmeier, and Dale T. Miller, "Rediscovering Social Innovation," *Stanford Social Innovation Review* 6, no. 4 (2008): 34–43, available at https://ssir.org/images/articles/2008FA_feature_phills_deiglmeier_miller.pdf.

33 Moulaert et.al., *The International Handbook on Social Innovation*, 1; European Commission, *Guide to Social Innovation*, 34.

34 Compare with Aneel Karani, "Microfinance Misses Its Mark," *Stanford Social Innovation Review* 5, no. 3 (2007): 34–40, available at https://ssir.org/images/articles/2007SU_feature_karnani.pdf.

35 Note that the OED defines "antisocial" as something that is contrary "to the laws and customs of society." *Oxford English Dictionary Online*, s.v. "antisocial," accessed July 28, 2017, https://en.oxforddictionaries.com/definition/antisocial.

36 Aminur Rahman, "Micro-credit Initiatives for Equitable and Sustainable Development: Who Pays?," *World Development* 27, no. 1 (1999): 78, DOI: https://doi.org/10.1016/S0305-750X(98)00105-3.

where borrowers take responsibility for recovering the bank's investment, tensions may arise:

> "The collection of installments in the [microfinance] centre by using the borrowers creates feuds among peers. They become hostile to each other, but the bank loses nothing and gets back its invested loans."[37]

Critics have also pointed to a gender-related aspect of this issue. Women play a crucial – but not necessarily deserving – role in the leveraging of social collateral, and this is acknowledged by microcredit issuers. For instance, Jaya Sharma reports on how a district-level official explains why an Indian Ministry of Rural Development program focused on women:

> "Women cannot go anywhere, they can be located easily; they cannot run away leaving their homes; they can be easily persuaded to repay as they feel shame more quickly and consider non-repayment as a betrayal of family honour."[38]

"Group-lending" or collective liability thus tends to be distributed in small communities of women. Here, a micro version of economies of scale emerges – the costs associated with asset reviews, project monitoring, and repayment enforcement are significantly lower when credit is distributed to groups rather than individuals.[39] Still, even though the loan default rate may be around 1 percent, the interest in micro-credits can be as high as 50 percent (in the case of NGO lending) or 120 percent (in the case of formal microcredit banks).[40] The microloans are supposed to fuel the growth of small enterprises, but as feminist economists Susan Feiner and Drucilla Barker note, industries based on home handicraft production "are almost all in the informal sector, which is fiercely competitive and typically unregulated, in other words, outside the range of any laws that protect workers or ensure their rights."[41]

In this way, Rahman notes, the common narrative of female empowerment through credit may actually be the reverse, with "a significant pattern of women borrowers systematically losing control over their loans; they are even victimized by the process."[42] To some degree, women are used as hostages between the bank and the patriarchal men.

> "Most women borrowers are not the direct benefactors of the credit extended to them. Instead, these women appear to be mediators between their male household members and the bank. Thus the lending institution invests loans in the village to generate profit, but it uses the prevailing patriarchal norms of the village society and the positional vulnerability of women (immobile, shy, passive) for timely repayment and distribution of loans."[43]

To Rahman, this process of "disentitlement" is the reversal of Amartya Sen's ideas of giving the poor "entitlements" to development as a form of freedom. Instead, microcredit amplifies a form of micro-enslavement. Microcredit institutions like Grameen Bank explicitly claim that women are more likely to repay their loans than men. However, as Rahman notes, this not thanks to a sense of empowerment, but rather because they are forced through cultural norms – such as shame, which can be particularly compelling – into female submission. As Rahman sees it, through micro-credits patriarchy is intertwined with lending mechanisms such as interest, creating "new forms of domination over women in society."[44]

In a similar vein, while the main narrative of micro-credit tells the story of a woman buying a sewing machine to start a larger business, many of the entrepreneurial opportunities facilitated by micro-credit are so insignificant that they do not offer any empowering experiences. Evan Selinger's study of "Phone Ladies" – women lending out mobile-phones for short calls in Bangladesh – exposes

37 Ibid., 80.

38 Jaya Sharma, "Grameen Myth," *The Times of India [Bombay]*, November 6, 2006, cited in Grant H. Kester, *The One and the Many: Contemporary Collaborative Art in a Global Context* (Durham: Duke University Press, 2011): 259–60.

39 Compare with Beatriz Armendáriz, *The Economics of Microfinance* (Cambridge, MA: MIT Press, 2005).

40 Keith Epstein and Geri Smith, "The Ugly Side of Microlending," *BloombergBusinessWeek*, December 13, 2007, accessed July 4, 2017, http://www.businessweek.com/stories/2007-12-12/the-ugly-side-of-microlending.

41 Susan F. Feiner and Drucilla K. Barker, "Microcredit and Women's Poverty," *Dollars and Sense*, no. 268 (2006): 2189–2210, available at http://www.dollarsandsense.org/archives/2006/1106feinerbarker.html.

42 Aminur Rahman, *Women and Microcredit in Rural Bangladesh: An Anthropological Study of Grameen Bank Lending* (Boulder, Colorado: Westview Press, 2008), 11.

43 Ibid., 23.

44 Ibid., 51.

no empowerment, but rather "when phone ladies do their job, they are passive, invisible, deferential, and unremarkable.... They are viewed more as a service than a human being."[45]

Critics argue that it is precisely this social mechanism that is the asset-turned-capital and the foundational social problem of microlending. The pride of individuals and social groups in developing economies – where social esteem is worth everything – makes them highly trusting customers, explaining the low default rate. And where loans are taken on social collateral and exchanged for social relations, the peer pressure to pay is so great it leads many borrowers into both a social and economic debt trap, as "borrowers who fall behind realistically fear public embarrassment."[46] This has increased the rate of suicides, and ruined communities, as social capital is drained and the meager income gained by the newly-found micro-labor ends up benefiting loan sharks.[47]

Anti-political Effects

Whereas much of the criticism leveled at microfinance focuses on the anti-*social* outcomes, there are also anti-*political* outcomes. Here, we are following Andrew Barry's delineation between "the political" and "the anti-political."[48] According to this distinction, an act or phenomenon is political if it renders "a problem or object ... open to contestation and dissensus." On the other hand, an act or phenomenon is anti-political if it closes down the space for contestation. Given that critics – as we shall see – argue that the microfinance phenomenon has created a stifling consensus on the development debate, one may argue that microfinance has had anti-political effects.

Even in its early days, proponents and creditors did not promote microfinance as an anti-capitalist endeavor. Nevertheless, some of the initial hopes for microfinance were connected to hopes about how the civil society sector – the so-called "social economy" or "alternative economy" – would claim a larger space within the economy as a whole. Indeed, in the early days, Muhammad Yunus's Grameen Bank was run as a non-profit. As it turned out, the spread of microfinance has buttressed the position of neoliberal capitalism as the dominant mode of economic governance.

In order to unpack the claim that microfinance has had anti-political effects, let us start by examining the proposition that the phenomenal spread of microfinance has come to buttress Yunus's assertion that "all people are entrepreneurs." On that basis, the 2006 Nobel Peace prize laureate argues that credit should be seen as a "human right," and the recognition of such a right would play a "strategic role in removing hunger from the world."[49] Not only policymakers, private sector representatives, and NGOs embrace this idea – some artists also endorse it. For instance, the influential Danish group Superflex draws on this idea by mixing art, development, and entrepreneurial thinking into a form of social art practice.[50]

However, this consensus has displaced alternative propositions on how to deal with world poverty. By fragmenting initiative and responsibility onto individuals, micro-solutions may render larger political and social change more unlikely. Feiner and Barker write:

> "The key to understanding why Grameen Bank founder and CEO Muhammad Yunus won the Nobel Peace Prize lies in the current fascination with individualistic myths of wealth and poverty. Many policy-makers believe that poverty is 'simply' a problem of individual behaviour. By rejecting the notion that poverty has structural causes, they deny the need for collective responses.... For neoliberals the solution to poverty is getting the poor to work harder, get educated, have fewer children, and act more responsibly."[51]

45 Evan Selinger, "Does Microcredit 'Empower'? Reflections on the Grameen Bank Debate," *Human Studies* 31, no. 1 (2008): 37, DOI: https://doi.org/10.1007/s10746-007-9076-3.

46 Epstein and Smith, "The Ugly Side of Microlending."

47 Soutik Biswas, "India's Micro-Finance Suicide Epidemic," *BBC News*, December 16, 2010, http://www.bbc.co.uk/news/world-south-asia-11997571.

48 Andrew Barry, *Political Machines: Governing a Technological Society* (London: Athlone, 2001), 268.

49 Muhammad Yunus, *Banker of the Poor: Micro-Lending and the Battle Against World Poverty* (New York: Public Affairs, 1999), 143.

50 Åsa Nacking, Superflex, and Kjersti Board, "An Exchange between Åsa Nacking and Superflex," *Afterall: A Journal of Art, Context and Enquiry*, no. 0 (1998/99): 27–30, DOI: https://doi.org/10.1086/aft.0.20711367.

51 Feiner and Barker, "Microcredit and Women's Poverty."

52 Bill Cooke and Uma Kothari, eds., *Participation: The New Tyranny?* (London: Zed, 2001).

53 Ibid., 4.

54 Jacques Rancière, *On the Shores of Politics*, trans. Liz Heron (London: Verso, 1995).

55 Cooke and Kothari, *Participation*, 7–8.

56 Ibid., 14.

57 Barry, *Political Machines*, 268.

Feiner and Barker thus suggest that neoliberals are active proponents of microfinance programs because they "do not change the structural conditions of globalization," including "loss of land rights, privatization of essential public services, or cutbacks in health and education spending." For Feiner and Barker, these structural conditions are the true factors that reproduce poverty among women in developing nations. However, the microfinance phenomenon has contributed to a political consensus that tends to overlook such factors.

Such anti-political effects have already been discussed in the context of participative design. Development scholars Bill Cooke and Uma Kothari point to the problems that arise from the idea that if designers can just improve the participative nature of design practices, such practices will get better and form the basis for "best practice."[52] They suggest that there is a tyrannical potential in this tendency, as the focus on "how the practitioner operates" or on "the specificities of the techniques and tools employed … embodies the potential for an unjustified exercise of power."[53] Thus, participation has the tendency to mask the delegation of power and continued centralization – all in the name of "democracy" and decentralization. This, in turn, resonates well with philosopher Jacques Rancière's ideas on the current state of democracy. He posits that the type of participatory regime we normally refer to as "democracy" merely concerns the tiny space left unoccupied by the dominant order.[54] For Rancière, then, democratic participation has become disarmed – it concerns minor or even illusionary choices about matters where citizens do not threaten power. Thus, participation masks our inability to change the ruling order.

Cooke and Kothari therefore suggest that practitioners of participatory methods need to ask themselves some important questions, such as "do participatory facilitators override existing legitimate decision-making processes?" "do group dynamics lead to participatory decisions that reinforce the interests of the already powerful?" and "have participatory methods driven out others which have advantages participation cannot provide?"[55] Thus, we need to be more careful about

> "the naivety of assumptions about the authenticity of motivations and behaviour in participatory processes; how the language of empowerment masks real concern for managerialist effectiveness; the quasi-religious associations of participatory rhetoric and practice; and how an emphasis on the micro level of intervention can obscure, and indeed sustain, broader macro-level inequalities and injustice."[56]

In the participation regime, the conceptual tools of development have been reformulated in a way that aligns it with the tenets of microfinance; action becomes an individual responsibility, and empowerment loses its political connotation of the struggle for real power. In both cases, the answer to marginalization has become a question between perceived free and equal individuals, placing the locus of political debate far away from more structural issues.

Anti-inventive Effects

As a third problematic, we may also point to the anti-*inventive* effects of microfinance. Again, we draw upon Barry, who posits that the dichotomy inventive/anti-inventive deals with "the degree to which a technological or political change opens up the space of possibility."[57] For instance, a certain technology may be anti-inventive if it "displaces or blocks off other [technical] possibilities" – note, for instance, how the internal combustion engine blocked the development of electric automobiles during most of the 20th century. In a similar fashion, one could say that the massive spread of the economic practices and techniques associated with microfinance have blocked the emergence of alternative economic practices. As such, the outcomes of microfinance innovations run counter to the very promise of innovation itself – the idea that innovation always opens up new prospects for the future.

In recent years, microfinance providers have sought to provide business training along with the financial solutions they offer their clients.[58] Some providers explain this development by referencing the issue of clients using microloans for non-business expenditures. The Swedish industrialist-turned-microfinance philanthropist Percy Barnevik explains:

> "Unfortunately, too many of the micro-credits have been spent on personal consumption, and that does not raise the standard of living.… Microfinance is, in itself, not a solution to the poverty problem, unless it is combined with comprehensive training."[59]

For this type of microfinancier, then, the provision of credit is merely one aspect of a larger project: teach loan recipients to think in more businesslike terms, and forge an economic mindset among the poor. This economic mindset is meant to correspond to classic economic models – the market mechanism as the thing that balances supply, demand, and price; and the rational, self-interested, utility-maximizing *homo economicus* as the preferred model of human subjectivity. The business training offered to the poor serves the purpose of spreading the ontology of the market economy, and supplying microfinance recipients with the tools and techniques that accompany it. Through this operation, a replica of the classic market model for governing economies is established – not only is it instilled in the minds of the poor, but it is also hardwired into the tools that facilitate economic action.

While this may not necessarily be a bad thing – well functioning market arrangements can deliver excellent results – this aspect of microfinance invariably implies that the possibility for alternative modes of economic life are blocked off. Indeed, there are politics involved in the spread and adoption of the technologies that shape the economy. Michael Callon brings this type of politics to the fore, and suggests that radical scholars that want to change how the economy works ought to study the "devices intended for all Davids dreaming of ousting Goliaths."[60] Researchers, he argues, can assist in the experimentation with alternative economic logics, thus participating in an "inventive" effort to pave the way towards radically different ways of organizing economic life. Given that the economic arrangements based on self-interest follow a European lineage,[61] one may argue that alternatives arrangements are more likely to emerge in the Global South. However, the spread of microfinance currently seems to have the opposite effect, cementing the mode of economic life that prevails in the richer parts of the world.

In this way, a social innovation like microfinance may have effects that are anti-inventive. Though innovation is invariably associated with the creation of the new, it may equally – paradoxically – buttress the old. At this point, it is important to note that Yunus does not seem to endorse this aspect of contemporary microfinance. On the contrary, he criticizes the way contemporary capitalism promotes a narrow-minded and self-interested human subject.

> "The biggest flaw in our existing theory of capitalism lies in its misrepresentation of human nature. In the present interpretation of capitalism, human beings engaged in business are portrayed as one-dimensional beings whose only mission is to maximize profit. Humans supposedly pursue this economic goal in a single-minded fashion. This is a badly distorted picture of a human being."[62]

Yunus's remarks suggest that the most recent mutation of microfinance produces effects that run counter to the original aims of this social innovation. Here is

58 Dean Karlan and Martin Valdivia, "Teaching Entrepreneurship: Impact of Business Training on Microfinance Clients and Institutions," *Review of Economics and Statistics* 93, no.2 (2011): 510–27, DOI: https://doi.org/10.1162/REST_a_00074.

59 Percy Barnevik, quoted in Karl Palmås, *Prometheus eller Narcissus?: Entreprenören som Samhällsomvälvare* (Göteborg: Korpen Koloni Förlag, 2011): 59.

60 Michel Callon, "Why Virtualism Paves the Way to Political Impotence: A Reply to Daniel Miller's Critique of 'The Laws of the Market,'" *Economic Sociology: European Electronic Newsletter* 6, no. 2 (2005): 12, accessed July 4, 2017, http://hdl.handle.net/10419/155843.

61 Albert O. Hirschman, *The Passions and the Interests: Political Arguments for Capitalism before Its Triumph* (Princeton: Princeton University Press, 1977).

62 Muhammad Yunus, introduction to *Building Social Business: The New Kind of Capitalism that Serves Humanity's Most Pressing Needs* (New York: Public Affairs, 2010), xv.

another aspect that social innovators must bear in mind – innovations are, by their very nature, unpredictable. The spread of an innovation tends to be associated with a certain amount of drift, as the innovations are translated into new settings. In this way, original intentions and objectives may well become displaced as the innovation travels around the world.[63]

So, to sum up, the microfinance case sheds light on three problematics that social designers and innovators must relate to: social innovations may produce *anti-social* effects (corroding social capital, generating frictions); *anti-political* outcomes (displacing debates on political alternatives); and *anti-inventive* outcomes (suspending the development of alternative modes of economic life).

Discussion: Towards a Realist Conception of Social Design

The very idea that the "social" implies certain embattled qualities has a long history and is deeply entangled within the controversies surrounding socio-economic and cultural struggle. As we have seen, the universalism preconditioned by micro-finance clashes with social struggles in the commons,[64] the many forms of neglected affective labor in the family economy,[65] and the very forces that form the social bonds of community.[66] Should we be surprised that there are detrimental effects that may emerge from projects and processes that leverage the social? Judging by recent debates within social theory and contemporary art, the answer is no. In fact, there are several examples of social theorists and artists who have explored the dark sides of the social.

First, if we look to social theory, thinkers like Maurizio Lazzarato have suggested that contemporary capitalism cannot be understood through pitting "the economic" or "the corporate" (bad) against "the social" (the good, counteracting force). We fail to grasp the true nature of our economy if we – in Habermasian terms – imagine a "system" (the economy driven by technical rationality) that increasingly colonizes the "life world" of citizens. Instead, Lazzarato argues that contemporary capitalism is defined by its very tendency to generate profits though the intermingling of the economic and the social.[67] Capitalism is no longer a mode of production (*mode de production*) but a production of worlds (*production de mondes*). The passions we share with our peers, and the ways in which we socialize and connect with others, are increasingly generated by corporations as a part of their efforts to "socially construct markets."[68]

Secondly, if we look to contemporary art, artists have historically engaged with social capital, notably though interrogating the borders and rituals of demarcation that relate to such capital. Indeed, modern art has dealt with demarcations such as "high" versus "low," "fine" versus "applied," or more recently, "art fair" versus "social practice." In such debates, many props and discursive tools are mobilized to position the actors, building arguments and rhetoric not unlike fronts of a battle. Since the beginning of modernism, every new art form has seen as one of its roles to reformulate such borders, causing Clement Greenberg to lament that "'Liberation' has become a much-abused word in connection with avant-garde and Modernist art."[69] Some contemporary art explicitly plays with the borders and ethics of the social by using participatory tactics to highlight situations of use or abuse, perhaps most famously by artists such as Santiago Serra, elucidating and questioning the corrupt ethics of labour, migration, and exploitation.

The Dutch artist Renzo Martens exposes similar issues in his documentary film "Enjoy Poverty,"[70] which reveals some of today's aid work as a continuation of colonialism where war, famine, and aid are bought and sold for our consumption. The poor are not even allowed to use poverty as a resource for their own good – it is instead an issue "owned" by the UN, NGO development agencies, and photographers

63 Bruno Latour, *Reassembling the Social* (Oxford: Oxford University Press, 2005); Kristina Henricson and Karl Palmås, "The Translation of an Incubator: The Case of the Lighthouse in Bubulo, Uganda," *Annals of Innovation and Entrepreneurship* 3, no. 1 (2012): 15762, available at http://www.tandfonline.com/doi/full/10.3402/aie.v3i0.17291.

64 Compare with Karl Polanyi, *The Great Transformation: The Political and Economic Origins of Our Time* (Boston: Beacon Press, 2001); and Elinor Ostrom, *Governing the Commons: The Evolution of Institutions for Collective Action* (Cambridge: Cambridge University Press, 1990).

65 Compare with Silvia Federici, *Revolution at Point Zero: Housework, Reproduction, and Feminist Struggle* (Oakland: PM Press, 2012).

66 Roberto Esposito, *Communitas: The Origin and Destiny of Community* (Stanford: Stanford University Press, 2010).

67 Maurizio Lazzarato, "From Capital-Labour to Capital-Life," *Ephemera: Theory and Politics in Organization* 4, no. 3 (2004): 187–208, available at http://www.ephemerajournal.org/contribution/capital-labour-capital-life.

68 Maurizio Lazzarato, "Strategies of the Political Entrepreneur," trans. Timothy S. Murphy, *SubStance* 36, no. 1 (2007): 87–97, DOI: https://doi.org/10.1353/sub.2007.0012.

69 Clement Greenberg, quoted in Grant H. Kester, *Conversation Pieces: Community + Communication in Modern Art* (Berkeley: University of California Press, 2004), 36.

70 "Epilogue III: Enjoy Poverty," vimeo video, 1:27:00, from documentary film by Renzo Marten, 2008, posted by "RMMA," April 11, 2014, http://video.enjoypoverty.com.

documenting the horrors of poverty and famine. Martens's film exposes his paradoxical attempts to teach Congolese youths how to better exploit their own poverty as a "natural resource," for example by educating local wedding photographers to photograph poverty and suffering and sell the images abroad – a much more lucrative business. A photo of a starving child can net US$50 while a photo of a local wedding brings in close to nothing. His social innovation – letting the poor own the photos of their own poverty – is a failure. He exposes how the act of facilitating development easily turns into yet another layer of colonialism. Martens points to an ontological issue in design – a design intervention may undermine an extensive portion of the client's agency, dragging the client into systemic dependence on development and more aid.

Other artist groups try to bring the format of facilitation into question, by bringing together other forms of publics, and using art as an arena for dialogue – what art historian Grant Kester has called "conversation pieces."[71] Kester uses the work of Austrian art collective WochenKlausur as an example. In their 1994 work *Intervention to Aid Drug-Addicted Women*, dialogues were staged between politicians, journalists, activists and drug-addicts to facilitate closer forms of understanding, inviting the participants to tour the Lake Zurich on a small pleasure boat. Kester asks:

> "Is it possible to develop a cross-cultural dialogue without sacrificing the unique identities of individual speakers? And what does it mean for the artist to surrender the security of self-expression for the risk of intersubjective engagements?"[72]

Aside from these somewhat abstract interventions from social theory and contemporary art, there is one crucial point that may be imported from the more practical concerns of development scholars. As hinted above, the field of social design and innovation may be well served by relating to criticisms put forward by development scholars such as Cooke and Kothari, who argue that participative processes may obscure and sustain macro-level inequalities and injustice.[73] One particular point of contention is the supposed universalism of participative practices, which nevertheless represent the perspective of the party that holds the power in the process. John Hailey argues that in a situation where a participatory process takes place in a collectivist, high-power, distance culture in the developing world, but is managed on the basis of individualist low-power distance cultures of the West, "the process of participation is not universal and is contingent on different cultural norms or assumptions."[74] Though these practices may be construed as "universal common sense,"[75] they should be seen as culturally specific, often representing the particular perspective of a stronger party. This insight from development studies needs to be brought into the discussion on social design and social innovation. The pursuit of universalist claims may obscure the power relations embedded in social design processes.

However, if we translate these perspectives into the concerns of designers, what is to be done? Given the problematics described above, practitioners of social design may draw inspiration from political theory, more specifically the delineation between *idealism* and *realism*. In short, idealism construes politics as primarily related to ideal states to be attained. Consequently, an idealist engages with the world through "what ifs." Remember Buckminster Fuller's famous words of encouragement directed at innovators: "Dare to be naïve."[76] Idealism thus trades in *possibilities*, to the extent that the idealist may be accused of being *too* naïve about the whether those possibilities are attainable, and about the potential negative outcomes that may arise when realizing such ambitions. Thus, the alternative position – realism – trades in *impossibilities*, in highlighting the limited space of the feasible, and in pointing to all the ways in which the "real" world crushes the

71 Kester, *Conversation Pieces.*

72 Ibid., 8.

73 Cooke and Kothari, *Participation.*

74 John Hailey, "Beyond the Formulaic: Process and Practice in South Asian NGOs," in Bill Cooke and Uma Kothari, eds., *Participation: The New Tyranny?* (New York: Zed, 2001), 97.

75 Heiko Henkel and Roderick Stirrat, "Participation as Spiritual Duty; Empowerment as Secular Subjection," in Bill Cooke and Uma Kothari, eds., *Participation: The New Tyranny?* (New York: Zed, 2001), 175.

76 Buckminster Fuller, quoted in Thomas T. K. Zung, ed., *Buckminster Fuller: Anthology for the New Millennium* (New York: St Martine's Griffin, 2001): 60.

77 Niccolo Machiavelli, *The Prince*, trans. Harvey C. Mansfield (Chicago: The University of Chicago Press, 1985): 23.

78 Herbert Simon, *The Sciences of the Artificial*, 3rd ed. (Cambridge. MA: MIT Press, 1996): 111.

79 Ibid., 114.

80 Richard Buchanan, "Wicked Problems in Design Thinking," *Design Issues* 8, no. 2 (1992): 5–21, DOI: https://doi.org/10.2307/1511637; Harold G. Nelson and Erik Stolterman, *The Design Way: Intentional Change in an Unpredictable World* (Cambridge, MA: MIT Press, 2012).

81 Nynke Tromp and Paul Hekkert, "Assessing Methods for Effect-Driven Design: Evaluation of a Social Design Method," *Design Studies* 43 (2016): 26, DOI: https://doi.org/10.1016/j.destud.2015.12.002.

82 John G.A. Pocock, *The Machiavellian Moment: Florentine Political Thought and the Atlantic Republican Tradition* (Princeton: Princeton University Press, 1975): viii.

83 Ibid., 156.

84 Ibid.

85 Raymond Geuss, *Philosophy and Real Politics* (Princeton: Princeton University Press, 2008), 22.

86 Ibid.

ambitions of idealist. Here, in contrast to Buckminster Fuller's advice, we may point to the realist Niccolo Machiavelli's advice to innovators: "Nothing is more difficult to handle, more doubtful of success, nor more dangerous to manage, than to put oneself at the head of introducing new orders."[77]

In many ways, the design discipline seems intrinsically wedded to idealism. Note for instance Herbert Simon's definition of the designer as someone who "devises courses of action aimed at changing existing situations into preferred ones,"[78] and his touchstone for distinguishing design sciences from the natural sciences – whereas the "natural sciences are concerned with how things are," design "is concerned with how things ought to be."[79] Thus, the natural sciences seem to be inherently realist, while the design sciences must be inherently idealist. Note also how design is wedded to the notion of *intentionality* in contemporary interpretations of design thinking.[80] Again, given that the realist cares only about outcomes, and is skeptical towards the virtue of good intentions, one may surmise that designers must be antithetically opposed to realism. Nevertheless, this is not necessarily a matter of being agnostic about outcomes. As Nynke Tromp and Paul Hekkert point out,[81] design performance is generally judged on the basis of design outcome. However, they note, the literature on social design and social innovation tends to focus more on "the value of the design process for collective aims." Thus, beneficial social outcomes are implicitly expected as results of the social process. However, as shown in the case of microfinance, one can scarcely make that assumption.

Realists account for the potential for negative outcomes in different ways. For one, they tend to see humans as fundamentally flawed, arguing that social developments are driven by protagonists' passions and emotions rather than the rationality that idealists tend to assume. Moreover, when rationality does prevail, realists tend to question the extent to which rationalism can tame the wild contingency of the real world. We find another way of accounting for negative outcomes in Machiavelli. As argued by Pocock,[82] Machiavelli's work can be grasped through the triad of virtue (*virtú*), fortune (*fortuna*), and corruption (*corruzione*). Virtue is that which is employed by a ruler in order to counter two threats – the element of chance introduced by fortune, and the general tendency towards institutional decay and corruption. A fourth concept central to Machiavelli's thought is innovation (*innovazione*). Ultimately, *The Prince* is "an analytic study of innovation and its consequences,"[83] – it assesses the possibilities and threats facing an innovative prince. The upside of innovation is that it may assist virtue in imposing form on fortune. The downside, however, is that the introduction of an innovation is an inherently "uncontrolled act having uncontrolled consequences in time."[84] In other words, the innovating prince may reintroduce the perilousness of *fortuna*. The disruptive potential of innovation is to be treated with care and caution, as the tendency towards corruption is an ever-present rule of nature. Thus, it is hardly surprising that corruption rears its ugly head in microfinance.

Beyond this engagement with the corruptibility of the world, designers may also benefit from the power analysis that emerges from the realist tradition. Rather than idealist "what if" questions, designers – so used to thinking in terms of "the user" – may ask questions like "who is the 'user'?" and "who is being 'used'?" This can be rephrased in truncated form, as borrowed from Lenin by realist political philosopher Raymond Geuss: "Who whom?" As Geuss suggests, every social order is always a social achievement, and such an undertaking is "generally achieved only at a certain price."[85] A new order inevitably comes at the price of someone's disadvantage, and "one person's disorder is sometimes another's freedom," similar to the way US Secretary of Defense Donald Rumsfeld called the civil war in Iraq an instance of "untidy freedom."[86] As Geuss stresses, the basic political question has to be an extension of Lenin's "who whom?" – "who <does> what to whom for whose benefit?"[87] And Geuss continues, "To think politically is to think about agency, power, and interests, and the relations among these."[88] Here, in reference to the discussion above on the universalism of participatory approaches, it is worth remembering that the "who whom?" question includes an interrogation of *whose perspective* remains dominant in a process of participation – someone's utopia is always doomed to be someone else's dystopia.

87 Ibid., 23.

88 Ibid.

This realist perspective on social practice can be elicited by the following series of questions:

- Who is the user or stakeholder? What is in their interest?
- Who is the client? What is in their interest?
- Who do you report to? What is in their interest?
- Who is invited/included and who is excluded?
- What are the structural and institutional frameworks around this action?
- How is power redistributed, who is offered power, who is it withdrawn from?
- How is the "social" (relationships based on loyalty and commitment) redistributed or reformed?
- Who earns what in the end?
- How can reimbursement/compensation for the poorest be guaranteed?

Though seemingly simple, such questions may act as a useful starting point for engaging with social design, serving as an antidote for the detrimental effects that may inadvertently emerge from endeavors that start from a more idealist position.

Conclusion

This article has argued that the current rhetoric on design and social innovation tends to elide the tension between process and outcomes. Given the current interest in socially-engaged processes, the article stresses that the use of such processes is not a panacea for producing socially beneficial outcomes. Indeed, there is a risk that the focus on social process may mask the fact that such processes sometimes fail to deliver. This agnosticism regarding social outcomes is curious, given that design theory tends to focus heavily on the outcomes of the design process. Thus, we plead for a reversal of the famous formula "the ends do not justify the means." Designers engaged in social innovation need to consider that social means do not justify poorly-evaluated, corruptible ends.

In order to counter the tendency designers have to surrender to the idealist proposition that social processes invariably produces beneficial social outcomes, we have pointed to the realist school of political thought as a source of inspiration. As a means to prevent social practice-informed design from generating negative outcomes, designers ought to acknowledge the limits of idealist "what if" starting points. In order to balance such idealism, designers ought to place more focus on the realist question of "who whom?" – who benefits from the social innovation, and who pays the price for the change in order?