

## Papers 3 – Vantage Points

### Doing Good is Hard: Ethics, Activism, and Social Impact Design as Seen from the Grassroots Perspective

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*This paper shares the experiences of two teams of design professionals working on parallel grassroots social impact design projects to address poverty and financial precarity in Silicon Valley and London. This paper explores challenges facing these teams as they channel a sense of moral outrage into the research and development of alternatives to high-risk financial services like payday loans. It charts the open, inclusive design process of these teams as they engage community partners and recognize the financial expertise of people getting by on tight incomes. The paper concludes with a discussion of how working slowly and openly through transdisciplinary communities of practice—like the two groups described here, or EPIC itself—can help keep alive conversations around power and activism in the practice of design and ethnographic research. These conversations are essential if social impact design is to reach its transformative potential while avoiding many of the pitfalls that have led to the failure of well-intentioned poverty alleviation initiatives in the past.*

#### INTRODUCTION

Fuck you. We're taking you down. They're going out of business by next year. That's my goal. Let's get rid of these people. They're parasites. They're the worst.

That is Nick Durant,<sup>1</sup> co-founder of the design consultancy Plot London, uncharacteristically “riled up” about predatory payday lenders targeting low-income communities in his neighborhood of Tower Hamlets, London (Shelly 2016). He is confident that his small grassroots<sup>2</sup> team of design professionals can help alleviate local poverty by developing compelling, ethical alternatives to predatory financial services. But how does a team like this—unmoored from the institutional constraints and supports of a traditional design project—decide how to ‘do good’ as citizens and activists? More broadly, what lessons can grassroots efforts offer other designers and ethnographic researchers attempting to affect positive social change?

Here, I share the stories of two parallel, self-directed teams consisting of design professionals and anthropologists: FAIR Money in the San Francisco Bay Area, and Plot London in the United Kingdom. These groups are working to develop alternative financial services grounded in the experiences of people who normally must rely on risky sources of credit like payday loans to make ends meet. FAIR Money and Plot London face many ethical and practical challenges as they venture outside of their accustomed corporate and academic contexts, partner with local advocacy groups, and attempt to address the financial precarity in their neighborhoods. Although initiated independently of one another, both teams share the goal of using hybrid approaches that leverage ethnographic research and service design to help people affected by financial exclusion.

I initially joined the FAIR Money collective when I was two years out of design school, optimistic that I could translate my design skills into creating locally-relevant, sustainable,

innovative approaches to the intractable problems of poverty and inequality. When I decided to get my master's in applied anthropology, my optimism was tempered by a head full of articles critical of social impact design failures and poverty alleviation projects that ended up harming communities they sought to help. For my thesis, I wanted to identify ways these negative outcomes could be averted. I decided to research FAIR Money as part of an effort to think with fellow designers and ethnographers as they navigate the difficult process of designing for social impact. During this research, I had the good fortune to meet Katie Shelly through the Ethnography Hangout online community. Shelly was a fellow student in the United Kingdom (she has since graduated) who recorded a podcast documenting Plot London's quest to develop alternative financial services. Eventually, Plot came to build on the work of FAIR Money, and the Plot team's experiences became an important comparative case for my research on FAIR Money.

The stories of these two teams contribute to a broader discussion of the complicated ethical considerations surrounding impact design projects that work with marginalized groups, as well as the challenges and opportunities in grassroots collaborations. I begin this paper by providing some context for these projects in the history and discourse of both social impact design and applied anthropology. I go on to describe how FAIR Money and Plot London channeled their sense of outrage into research and action, and the insights contained in their experiences. I conclude with a discussion of how working slowly and openly through transdisciplinary communities of practice can help keep conversations of power and activism alive in the practice of design and ethnographic research.

## **THE CONTEXT FOR ACTION**

### **A Brief History of Social Impact Design**

Under a variety of labels—humanitarian design, design for the majority, or social impact design—designers have long exhorted one another to set aside the production of consumer products for a relatively wealthy minority, and to instead refocus their attention, aided by ethnographic methods, on the many "wicked problems" facing marginalized groups ignored or underserved by the market (Papanek 1984; Schwittay 2014; Thorpe and Gamman 2011). As design professionals increasingly apply their research and iterative problem-solving approaches to humanitarian challenges, however, they have been criticized, by anthropologists and designers alike, for repeating problematic practices of mid-twentieth-century poverty alleviation and international development projects. Anthropologists have long and loudly critiqued these projects for being top-down or neo-colonialist in nature, with a litany of deleterious effects on the very marginalized communities they sought to improve (Scott 1999). These critiques draw attention to the ways in which development discourses tend to legitimize experts' modernist and technical ways of knowing, often to the exclusion of indigenous knowledge and consideration of community-led political action. The contributions of anthropologists themselves to development projects have also drawn criticism, sparking conversations about when, how, and if anthropologists should directly engage to support the marginalized or impoverished communities with whom they often work (Nagengast and Vélez-Ibáñez 2004, 1). Despite (presumably) good intentions, humanitarian designers and anthropologists have thus been labeled imperialist for attempting

to reshape impoverished communities according to Western conceptions of modernity and for aligning themselves with the interests of local elites (Tunstall 2013).

A recent surge of interest in design thinking for development within civil society organizations, design consultancies, corporations, and governments has reignited these debates (Tunstall 2013). Compounding these issues, designers and anthropologists in commercial design practice are drawn into a depoliticized discourse centered on user experience. Referring to someone as ‘the user’ can prune away uncomfortable considerations of power, class, gender, and ethnicity, ignoring the complex “bodies” of actual people who cannot be reduced to one-dimensional subjects. In his 2016 EPIC paper *The Rise of the User and the Fall of People: Ethnographic Cooptation and a New Language of Globalization*, Shaheen Amirebrahimi (2016) explains how rich ethnographic insights often become pared down to only those details directly relevant to a particular user’s interaction with a product or service. In this way, the language of the user hides the fact that all design, regardless of being explicitly labeled as ‘social impact design,’ has the potential for broad social impacts. Humanitarian praxis brings into high relief the ethical quandaries and politics of commercial product design, as well as the social distance between decision-maker and the persons affected by the decision. Social impact design for financial inclusion compounds the dehumanizing abstraction of ‘the user’ with a similarly loaded term: ‘the poor.’

## Financial Inclusion

The FAIR Money and Plot London collaborations fall loosely under the umbrella of a growing financial inclusion movement, where many of these issues come to a head. Financial inclusion aims to bring affordable financial services to low-income and rural communities that have traditionally lacked access to them (Schwittay 2011). Financial inclusion initiatives include: micro-loans to help set up small businesses, community savings groups that help families weather times of hardship, money transfer services that can quickly and securely move remittances around the globe, and the financial literacy needed to make use of these services. Proponents of financial inclusion insist that these services are necessary for people globally to build economic resilience and lift themselves out of poverty. A broad spectrum of technology companies, banks, governmental agencies, universities, and philanthropic organizations invest in and research financial inclusion. The financial inclusion movement began in international development spheres with microfinance institutions like the Grameen Bank. Financial inclusion proponents remain focused on providing accessible sources of credit, but have recently branched into other banking services, such as money transfers and savings accounts, often enabled by the global proliferation of mobile phone technology. Financial service providers are also growing more interested in creating services for low-income communities in the West, including centers of financial innovation like San Francisco and London at the heart of this paper. Financial inclusion is driven by established financial service providers like Mastercard, and by financial technology (fintech) startups looking to outmaneuver the old guard by creating new financial infrastructures.

An essential tension exists in the financial inclusion movement between its humanitarian mission and the profit-driven financial industry that will be integral to most financial inclusion efforts (Maurer et al. 2013). Despite the effort and hope being placed into an expansion of the global financial system, anthropologists have led a critique of the negative effects of financial inclusion projects, seeing familiar exploitative, depoliticizing patterns that

neoliberal development has historically brought to marginalized groups (Ferguson 1994). Providing financial services to poor households can enmesh people deeper into an unequal global marketplace and unsustainable levels of debt. Skeptics of public-private social impact projects aimed at the so-called Bottom of the Pyramid (BoP) fear that efforts like financial inclusion refashion marginalized groups into passive consumers, leaving them open to manipulation and exploitation (Schwittay 2011; Elyachar 2012).

### **Looking to the Grassroots for a New Perspective**

Much of the research, criticism, and optimism around design thinking approaches to poverty alleviation focuses on projects undertaken by multinational corporations, well-funded design consultancies, and powerful non-governmental organizations (NGOs). But what happens when the complexities of negotiating with funders and large bureaucracies are removed from the equation and designers and anthropologists are left to their own devices? In exchange for this freedom, the ideal of achieving ethical, inclusive impact design is in many ways complicated by working outside of a large organization. In the following sections, I describe how Plot and FAIR Money—two self-directed teams of ethnographers and design professionals—attempted to research and develop financial services for and with low-income populations. The teams confronted many ethical and practical challenges as they grappled with the social complexity surrounding inequality, poverty, and financial inclusion outside of the familiar constraints, guidance, and funding of working for a well-defined institutional client. The stories of these two projects are not meant to be held up as ideal models, but they do provide four valuable lessons for engaging in the messy, fraught process of translating outrage over injustice into ethical action:

1. *Start humbly and listen.*
2. *Slow down and redefine what it means to act.*
3. *Work openly and inclusively.*
4. *Bring friends from other disciplines.*

Before exploring these lessons in detail, I first introduce the teams and provide some necessary context for how their projects came to be.

### **ABOUT FAIR MONEY AND PLOT LONDON**

In 2012, Silicon Valley, California (like much of the United States) was struggling to recover from the shock of the Great Recession. The Occupy movement had recently helped elevate conversations on wealth inequality and predatory lending into the public consciousness. In this environment, outrage over the preponderance of high-risk, high-cost financial services like payday loans being targeted at low-income communities led design researcher Marijke Rijsberman to form the FAIR Money collective. The small group she brought together primarily consists of fellow design researchers and academic social scientists from around the San Francisco Bay Area. They volunteer their spare time to address growing wealth inequality and financial precarity in their region by researching and developing ethical alternatives to predatory consumer debt. FAIR meets over a potluck lunch once a month in a member's home. Membership is constantly shifting depending on availability and interest,

but currently there are around eight regular members, many of whom have been with FAIR Money for two or more years. I have been a member of the group since attending one of their outreach events in 2013, and I began interviewing members and documenting FAIR's monthly meetings during the spring of 2017 as part of my master's thesis in applied anthropology at San José State University.



Figure 1. A typical FAIR Money monthly meeting (December 2016). Photograph credit Marijke Rijsberman, used with permission.

In the summer of 2016, design consultancy Plot London independently initiated a project similar to FAIR Money's. The economic turmoil following the recent Brexit vote and what one member of the team described as a "worse than Thatcher" austerity government had highlighted the contours of the centuries-old pattern of poverty in the Tower Hamlets borough of East London. The designers at Plot London were outraged by the "poverty premium" or increased expense for everyday goods and services—particularly financial services—that wealthier people do not have to pay. The political and economic climate had made the usual corporate clients scarce for this small design consultancy, so they decided to take on a passion project to design alternative financial services for low-income people in their community. The two Plot partners teamed up with a local experience design master's student they had been mentoring named Katie Shelly. As part of her thesis, Shelly recorded a podcast called *At Your Service*, which documented her work with the Plot team on their Fair Finances project. (To eliminate likely confusion, from now on, I refer to the team in Silicon Valley as 'FAIR' and the team in London as 'Plot'). As an established consultancy with a

dedicated studio space, Plot is more structured and focused than FAIR. However, this project was a significant deviation from Plot's commercial design practice.

### **Finding Alternatives**

Both groups faced the unfortunate reality that payday loans are one of the few sources of credit for many people when money is tight. For a fee, payday lenders discretely and conveniently provide small amounts of cash (up to \$300 in California), regardless of credit history. These loans help people weather financial emergencies when living paycheck to paycheck. They fill the gap when the cost of living outpaces earnings. Payday loans can cover bills that come due regularly, despite inconsistent income sources like tax refunds or seasonal employment (Halpern-Meekin et al. 2015). They can also potentially destabilize the precarious finances of households. At an annual interest rate of over 400%, what might seem like a manageable one-time loan can balloon to many times the original amount borrowed, necessitating one loan to pay off another and trapping people in debt.

While they channeled their initial outrage into different forms of action, Plot and FAIR shared a belief that, with their extensive experience in ethnographic research and service design, they could identify and develop alternatives to predatory financial services like payday loans and respect the lived experiences of people using them. By partnering with individuals and organizations in their communities, Plot and FAIR could intervene in a banking industry that had, for decades, often either ignored or exploited people living on modest or inconsistent incomes (Baradaran 2015). The hope that inspired these projects can be summed up in this quote from the *At Your Service* podcast's first episode:

[Mike Press, Katie Shelly's academic advisor] Service design, if done properly, if done inclusively, is about shifting political power to people and communities.

[Katie Shelly] This definition of service design, about putting power back into the hands of ordinary people using creative tools...I love it. It's this kind of thinking that makes me want to work in this field.

Easier said than done. As can be seen in the following sections, these projects often encountered challenges (and unexpected opportunities) as they put their ideals into action.

### **STARTING HUMBLY AND LISTENING**

While many members of both Plot and FAIR had extensive knowledge of community development as well as experience working with people living in poverty, they had much less knowledge about other financial inclusion initiatives and the landscape of existing anti-poverty groups in their respective locales. Because of this, both groups began from a place of humility, maintaining an awareness that generations of others had tried and failed to address poverty through service and policy interventions. The groups agreed that they should, above all, avoid making the situation worse for people by rushing to conclusions or perpetuating stigmas around poverty. Early research attempted to sketch in the outlines of what had been, or could be, done. This included mapping the various institutional stakeholders the groups could learn from or potentially partner with, such as financial service

providers and advocacy groups. Both teams also tapped into books and reports containing ethnographic accounts of living in poverty. This familiarization portion of the research process, like many other aspects of these two projects, did not take place in a linear fashion, and is constantly being revisited and expanded to account for shifts in government policies, or to simply dig deeper into an issue mentioned during an interview.

This general knowledge informed the original ethnographic research undertaken by Plot and FAIR. Marijke Rijsberman gave the following reasons for grounding FAIR's work in ethnographic research:

We have come to understand that the biggest gap, the biggest hole in the vast tapestry of both predators and do-gooders, is in human-centered perspectives. There are many proffered solutions, but they are top-down, ideological, and inspired by outdated constructs that may have had some relevancy in a less unequal past, but that have nothing to do with the realities of people trying to make ends meet under conditions of exceptional inequality. While there is quantitative data that propels many to do something, what's missing is the ethnographic insight that will anchor those solutions in concrete reality, in the actual lives lived by the intended beneficiaries. (Rijsberman 2015)

FAIR's goal in their first study was to understand the financial practices of local payday loan recipients, in order to learn more about what it takes to make ends meet on modest incomes in expensive Silicon Valley and what circumstances surround decisions to take out payday loans. To understand these relationships with and through money, FAIR researchers employed a research protocol modeled more on corporate design research than academic anthropology.<sup>3</sup> They used Craigslist to recruit ten participants from around the San Francisco Bay Area. From this, they were able to form a sample group of recent payday loan recipients that was generally representative of typical borrowers. Participants in the study were unexpectedly self-selecting, many of them describing their frequent use of studies like this one to supplement their limited income. FAIR researchers conducted two two-hour in-home interviews with each participant, spaced one month apart. They also asked participants to diagram their financial relationships and diary their spending over the course of a month. The members of FAIR Money combined their ethnographic research insights into a report, *Good with Money: Getting By in Silicon Valley*, in early 2015 (2015).

Plot took a different, more iterative approach with their project, one that bounced between research, ideation, building prototypes, and soliciting feedback. They reached out to experts and leaders from local non-profits they had identified in their preliminary research and talked to small business owners who were generally receptive to the idea of helping administer services like small community loans. When they tried to include people with first-hand experience of poverty in their project, however, Plot's lack of an institutional partner made accessing research participants difficult. Local poverty advocacy groups and non-profits were skeptical of this team of designers. Unsure of Plot's motives and long-term commitment to seeing its work through to implementation, these advocacy groups were understandably reluctant to connect Plot with their clients. Further compounding Plot's challenges with access were deeply-ingrained social stigmas around class and poverty in the United Kingdom. Plot researchers had a difficult time getting people to talk about money—a task even more difficult, they joked, than getting people to talk about their sex lives. In California, FAIR money had to contend with similar negative associations around poverty and living on government assistance; few of their participants were likely to identify themselves as 'poor' (Halpern-Meekin et al. 2015).

When they became aware of FAIR's report, Plot used the profiles of payday recipients in *Good With Money* to fill gaps in their own understanding. FAIR's research helped Plot to develop rough financial service prototypes and proposals as prompts for co-design, which, they hoped, could subsequently generate research insights with the direct input of low-income collaborators at a later stage. In this way, the act of design became an integral part of Plot's research process, replacing (in the eyes of the senior designers) the need for replicating research already conducted by others. Even so, in her podcast narration for *At Your Service*, Shelly describes her unease at beginning to develop solutions based only on accounts that Plot was receiving secondhand. When Plot did eventually have the chance to interview people who had experienced poverty in London, FAIR Money's example helped to focus their approach.

In their research analyses, both groups grappled with the complex web of relationships and obligations that can either strain or strengthen a person's financial situation. Tracing flows of money can give a researcher insight into a person's values, hopes, and fears. Money is important in its ability to be both personal—in terms of the ways in which people “ earmark ” money for particular purposes or to remember its provenance—and impersonal—extending relationships beyond households and known entities and into the open marketplace (Hart 2007, 15). Some of the people FAIR interviewed were driven to take out high-interest payday loans due to inconsistent income streams. Others made seemingly irrational choices (if one assumes a wealth accumulation motive) that only made sense in the context of family obligations. And many shared inventive strategies for cutting costs or navigating complex government assistance programs. FAIR researchers found that their participants were often very adept at managing the little money they had, and that payday loans could be part of a rational—if risky—strategy when there were few alternative sources of cash.

The stories told by participants in FAIR's study deeply affected the FAIR team, and eventually, Plot as well. Over the course of their projects, both teams came to revisit their assumptions about the financial lives of people living on modest incomes. The groups began to question the popular notion that a lack of money management skills was the central problem faced by those in poverty. In its report, FAIR Money adopted the phrase “good with money” as a positive alternative to negative, persistent “culture of poverty” portrayals. Culture of poverty arguments tend to see the poor as financially illiterate and not possessing the self-control or knowledge to grow their wealth (FAIR Money 2015; Stack 2003, 23). Considering FAIR's participants in a positive light refocused attention on structural financial stressors, like the inaccessibility of alternative sources of cash and credit.

## **SLOWING DOWN AND REDEFINING ACTION**

The design professionals on both teams were accustomed to the narrowly-defined problems, tight timelines, and concrete deliverables of commercial design practice. But making sense of the complex interpersonal and institutional relationships surrounding financial services for low-income people takes time. Agreeing on how to act ethically and effectively upon research insights is not a straightforward process, and collaborating and building trust with a diverse, sometimes difficult to access, group of stakeholders can further expand project timelines. Plot's project has stretched on for months longer than initially intended, and FAIR is now in its fifth year. Members of both teams have come to see this slower pace as a virtue.



Katie Shelly echoed this sentiment as she tried to apply the IDEO model of design she had learned in design school to her work with Plot:

The IDEO method and other design tools like the double diamond indeed make sense for an industry context, where novelty and speed are key objectives for a commercial client. I wonder whether an efficiency mindset is appropriate for social impact projects. We must question whether industry-built design tools are really going to serve us in a social impact context [...] The pace ought to be slow and sure. From a commercial viewpoint, this way of working would be called inefficient. (Shelly 2016)

The shifting temporalities of FAIR's workflow demonstrate evolving attitudes towards efficiency and action. FAIR's original intention was relatively narrow: to develop an ethical alternative to payday lending that could quickly build from research insights to implementation. Free from funder expectations and institutional pressures, however, FAIR members had the time to reflect, and with reflection came constant internal debate about the best ways to effect change. FAIR members sought to distance themselves from efforts that tried simply to shut down payday loan shops while failing to address the reasons why people take out payday loans in the first place. FAIR also critiqued financial literacy courses, which they saw as providing superficial solutions that failed to account for the social complexities of low-income household financial management. The roots of the problem were much stickier, and required a slower hand, a tempo which frustrated some early FAIR members coming from the faster pace of design studios.

As the composition of the group shifted to include more researchers and fewer designers, FAIR began to focus more on the interconnected issues that drive people to take on unsustainable levels of consumer debt. A miniscule slice of this list includes: lack of affordable housing, stagnant wages, rising costs of education, inadequate and intermittent government cash assistance programs, stigmas around poverty, and competing responsibilities to family and friends. Each of these multifaceted problems would require its own set of interventions, whether they be through service design, changes to public and non-profit policy, or storytelling that elicits sea changes in the public perception of how poverty is caused and experienced. An easily implemented payday loan alternative seemed to recede farther into the distance, compounded by the part-time, loosely-organized nature of FAIR which made consensus and progress much slower. At times, critique and reflexivity could become paralyzing, bringing efforts at design-led intervention to a standstill.

### **Storytelling as Activism**

As their *Good With Money* report began to circulate, FAIR gradually came to embrace its identity as a "research and storytelling collective," conducting and sharing research to keep alive conversations about economic inequality and the increasing precarity of Silicon Valley residents. What had at first seemed like two opposite poles—outrage-motivated action on the one hand and slowly-synthesizing research on the other—eventually started to align. Communicating the message that lower-income people can be financial experts and innovators (Mosse 2005, 31), in other words, became a form of action that FAIR considered just as, if not more, powerful than designing their own alternative financial services.

FAIR's monthly meetings are now often dominated by coordinating community outreach events or identifying creative media approaches that could help the group engage

with broader audiences beyond fellow academics and design professionals. Embracing research as activism, however, presents new challenges for FAIR. While some FAIR members were excited to hear that their research had been incorporated into Plot's work, others were skeptical of Plot's brand of activism, particularly their willingness to partner with large financial institutions. Many FAIR members take pride in their group's loose organization and independence from the influence of funders. Yet this freedom often comes at a price. Without external funding, group members can find it difficult to engage with the intricacies of inequality as part time volunteers. And without a formal structure, concisely stated goals, or a shared mission statement, FAIR can struggle to describe itself effectively to potential collaborators, be they local advocacy groups, politicians, or newcomers interested in joining the team. FAIR's current working solution to this challenge is to create smaller teams within the collective: some FAIR members could work to design alternative financial services, while others continue on with their research, activism, and community outreach.

### **Design as Provocation**

When I shared FAIR's *Good With Money* report with Katie Shelly in the fall of 2016, I had little idea that it would result in the eventual realization of FAIR's initial project to design alternative financial services. FAIR's research helped Plot shift toward seeing people experiencing poverty in a more generous light as "jugglers" who balance competing demands and income streams with more skill than many living in comfortable financial circumstances. Plot members were wary of fatigue-inducing "poverty porn" that portrays people living in poverty solely as victims or "strugglers" fighting to keep afloat. One member commented that Plot wanted to avoid representations that foster an "aesthetic of people with no power" when publicizing their research findings.<sup>4</sup> Both groups gravitated towards interventions that refocused attention on the systemic nature of poverty, rather than the failures of individuals. Plot found inspiration in framing low-income people as being "underserved," claiming that this placed the onus on financial service providers and governments to create services that affordably meet the needs of people who are currently forced to take out payday loans.

Perhaps by virtue of being a smaller team working under the auspices of an established design firm, Plot was initially able to follow a more traditional design process—with all the meandering that might entail—moving from preliminary research to proposing interventions in a six-month window. Eventually, they secured a small grant to prototype and test their concepts for four alternative financial services, in hopes that they can find partners interested in implementing these ideas. Plot members recognized the limitations in their role as designers, and were quick to note that their proposed services were meant to be small provocations, a starting point, and not prepackaged 'solutions' to directly address the root causes of poverty. Rather, Plot's prototype financial services became a catalyst for conversation, partnership, and further research. Instead of following FAIR's course of action by publishing a lengthy research report, the *At Your Service* podcast and open studios allowed Plot to employ its open design process as an intervention in itself that could influence institutional and public narratives around the financial lives of people managing on low-incomes.

## OPENING UP

### Outreach and Demystifying Design

In addition to the slow pace of these projects, Plot and FAIR were also defined by an openness uncommon in either the commercial or humanitarian design industries. Opening up the design process was critical to decentering their authority as designers and to changing public and organizational narratives around the causes of inequality and the financial lives of payday loan recipients. Having the luxury of a dedicated studio space, the Plot team plastered a wall with clips from different articles and reports, which eventually came to include a poster version of the themes and payday loan recipient profiles in FAIR Money's first report. Plot has opened their studio to share their progress and solicit feedback from community members. Additionally, they publicly shared their Evernote research collection, inviting podcast listeners to take a look. Members of the Plot team commented on the openness of this project as a radical, sometimes uncomfortable, departure from their typical client work, which will often permanently stay under wraps.



Figure 2. Plot designer pointing at FAIR Money's report on Plot's studio wall. Photograph credit Plot London, used with permission.

Their willingness to allow a podcast to be recorded simultaneously with their process proved to be rewarding, as it spurred conversations and commentary from around the world and connected Plot with other organizations like FAIR Money. Demystifying and opening the design process is an important, if difficult, first step toward confronting the power

asymmetries that regularly accompany engagements between experts and marginalized groups. For designers accustomed to polished presentations and non-disclosure agreements, regularly inviting the public into Plot's studio to see the visual traces of their inchoate thinking, coupled with the transparency of a podcast, was a radical departure from the norm of their consulting practice. They heard themselves sharing half-baked ideas and failures, and a long wander through "the fog" while they struggled to find purchase amongst the complexities of consumer finance and poverty (Shelly 2016). In the slow, meandering process of grassroots social impact work, small wins can keep the team energized. Thanks to the *At Your Service* podcast and an active social media presence, Plot had feedback in real time, and received a further confidence boost and validation of the value of their work in the form of a small grant to continue the project. Like Plot, FAIR Money holds community engagement events to share research insights or solicit feedback on how problems of poverty and inequality in Silicon Valley should be addressed. FAIR Money maintains a regular public discussion group to keep up-to-date on everything from using post offices as banks to gaps in federal cash assistance programs, while bringing in new voices and providing a platform to talk about what FAIR has learned. In addition to maintaining a public Meetup site, events are often promoted through peer networks of ethnographic researchers in workplaces or online through the Anthrodesign email list or the Ethnography Hangout Slack message board. When someone shows an interest in partnering with or joining FAIR, I, along with other members, quite literally invite that person to our table. At our monthly meetings, invitees can see our struggles to pull together reports and they can join in debates over new projects. In breaking (potluck) bread with us, they hopefully come away inspired by the passion and camaraderie of a grassroots group trying to address social injustices.

### **Partnerships and the Challenges of Openness**

Despite such efforts at openness, FAIR is still struggling to build a more diverse membership that incorporates voices from beyond design research and academic communities while sharing its platform with people who are experiencing poverty (Schuller 2014:411). One of the participants in FAIR's first study was initially eager to help record a podcast documenting the various strategies they use to earn and juggle their money. A mix of technical issues and lack of time has left this project dormant since the fall of 2016. Further complicating efforts to diversify the FAIR collective's membership, people might feel excluded from the team if they lack formal education, or if responsibilities like children and weekend jobs keep them from participating.

Even with these challenges, openness and outreach are critical components to building the partnerships that could see ideas come to fruition. Neither project intended to deliver neatly packaged solutions to a single client on a particular date. Instead, they preferred to influence 'up' and 'sideways' through design provocations and storytelling approaches that help organizations and fellow design professionals approach old problems in new ways. In addition to providing valuable feedback, the practice of engaging as many people as possible in the research and design processes helped these teams find potential homes for their insights. From the start, Plot was working to establish possible partnerships and do what they call "building the receiver" for their designs. They hoped to find "adoptive parents" who would get involved early on and see a proposed solution through to implementation.

(unless the Plot team felt like running their own bank, an idea they had little interest in). This plan involved convincing community partners that Plot was committed for the long haul and had thought deeply about the problems facing low-income Londoners. Following its initial push during the fall of 2016, Plot's Fair Finances project has fallen into a slower and steadier pace. Plot's impact work now parallels its commercial work, a mode of part-time engagement that bears a resemblance to the way FAIR works. With this shift to longer-term engagement, community partners that were initially skeptical now feel more comfortable with testing and expanding upon the ideas Plot is proposing. In this arrangement, Plot's work complements the in-house research and innovation already happening at these organizations.



Figure 3. Poster from one of Plot's open studios. Photograph credit Plot London, used with permission.

## BRINGING FRIENDS FROM OTHER DISCIPLINES

### Combining Approaches from Anthropology and Design

In many ways, these two projects show how the increasing convergence in the fields of design and anthropology can address the various challenges of social impact design for poverty alleviation. Combining approaches from these two fields, Plot and FAIR were able to slowly and cautiously act upon their initial outrage over the injustices in the current financial system. Through storytelling and prototyping, they listened to and elevated the voices of people in precarious financial circumstances. By opening the design process and building trust with partner organizations, they tried to share their platforms with these often-unheard voices.

Beyond these small teams, designers, anthropologists, and international development professionals have shared a wealth of knowledge on how to be mindful of power dynamics and paternalism when working with marginalized groups. Adopting inclusive approaches like participatory action research and co-design can help decenter the authority of design professionals and activist anthropologists (Baba 2000, 33; Thorpe and Gamman 2011). Asset-based (as opposed to more traditional needs-based) approaches to community economic development can identify what existing informal support networks and other resources a community has to work with, and then encourage leaders within that community to mobilize those resources to assert their collective rights or agitate for changes that they want to see (Mathie and Cunningham 2005). However, incorporating more voices into the design process while keeping considerations of power and the political implications of design explicit in our work remains a challenge in practice (Aye 2017). As go-betweens that facilitate and interpret the results of participatory design exercises, designers are often still privileged experts and representatives of their funders (Schwittay 2014, 36-37). Participatory approaches in international development contexts have even been criticized for becoming “tyrannical,” and for disguising or legitimizing top-down policy prescriptions (Cooke and Kothari 2001). Avoiding these problematic outcomes requires approaches that go beyond common discussions of research ethics to think through “the ethical implications of creating things ... designed to intervene in the lives of other human beings” (Murphy 2016, 441).

Plot and FAIR members were wary of repeating problematic historical patterns of ethnographic insights being used by powerful institutions to exploit marginalized groups, a particular concern when working with large financial institutions (Nagengast and Vélez-Ibáñez 2004, 15-17; Tunstall 2013). Plot hoped that keeping their process and findings public could provide a sort of insurance against a partner ignoring their research insights or bending their work toward a more explicitly commercially-driven direction. Opening up the design process also means embracing scrutiny and critique from the public, and from within teams.

In this uncomfortable space, anthropological approaches can help us consider how funders and institutional discourses influence social impact design. For decades, anthropologists have provided ethnographic accounts from working as consultants within international aid agencies. Similarly, perspectives from the burgeoning field of design anthropology give insight into the practice of design and how designers grapple with the “moral implications of intentional intervention” (Murphy 2016:434). These accounts can help open up the black box of large social impact design projects, drawing attention to ethical concerns and power dynamics as they unfold, and leading to the incorporation of reflexive insights into organizational change (Lewis and Mosse 2006). My thesis research on FAIR was inspired by reading these ethnographies and by a desire to illuminate the social impact design process. I am grateful to my colleagues who eagerly contributed their perspectives in interviews with me and through months of my participant observation at FAIR meetings. Thanks to parallel research and reporting on Plot’s project by Katie Shelly, there was an opportunity to reflect and to create a dialogue between the two groups.

Achieving an open and inclusive design practice still presents challenges to designers and researchers working on social impact projects. In a competitive marketplace, design consultancies want to demonstrate their competence to funders, clients, and partners. This can be seen in the polished project synopses on many social impact design consultancy websites, or when browsing the uncritical success stories contained in *Insights Into Action*:

*What Human-Centered Design Means for Financial Inclusion*, a publication by the World Bank's Consultative Group for Assisting the Poor (2014). Asking social impact design practitioners to submit to a 'warts and all' portrayal and admit to their failures could entail abdicating some of their recently gained authority (Jordan and Dalal 2006). Even so, the veneer of the designer's infallibility can result in real harm for vulnerable groups (Mosse 2013, 233, Scott 1999). Thorpe and Gamman (2011, 224-225) warn that

Such erroneous attribution of responsibility may force designers to overstate or overstretch their contribution to such processes, and in doing so, fail to contribute their own knowledge and skills effectively to address the complex social challenges that require collaboration and contributions from multiple disciplines, agencies and sectors.

Designers and ethnographic researchers are not magicians of creativity. In order to demystify the design process, we must admit to our limitations as well as our strengths.

### **Doing Good, Better**

From my vantage point as an anthropology student with a professional design background, I can see the value to be gained from a convergence of my two fields. Anthropologists can temper the design industry's headlong rush toward developing solutions for poverty by providing evaluations of previous projects. They can also help designers work ethically with vulnerable populations and study historical or institutional factors that perpetuate inequality and poverty. Critically, anthropologists provide cultural context and can point to the "domestic strategies" and community assets that families already rely upon to navigate precarious financial situations (Stack 2003, 27-30). Knowledge of the ethical challenges inherent to impact design is both a blessing and a curse. Constantly critiquing the failures of others and reflexive hand-wringing can lead to inaction. In a self-fulfilling prophecy, anthropologists run the risk of abdicating action to others who may not account for these complexities. With an optimistic belief in the potential of ethnographic insight to bring about sustainable, inclusive change, designers can urge anthropologists to "find ways of going beyond post facto description" and critique, pushing them to craft proposals proactively and engage in activism (Nagengast and Vélez-Ibáñez 2004, 1). As Plot's project shows, designers can help generate prototype services that can be used as prompts for ethnographic inquiry and provide concrete examples that attest to the value of human-centered perspectives. The success of the *At Your Service* podcast and Plot's outreach efforts also illustrates how adept designers can be at reaching broad audiences through a variety of media.

As indicated by the recent explosion of design thinking interest, design professionals have the power to capture the imagination of decision makers in large institutions. Consultancies like IDEO.org or Reboot and corporations like Mastercard are becoming enmeshed in the world of non-governmental organizations and community-based economic development projects. It remains an open question of which direction cultural influence will flow. Will design professionals begin to act more like international development consultants, or will human-centered design principles become a normalized part of how institutions approach poverty alleviation? Harnessing the complementary skillsets and generative tensions between design and anthropology can help social impact design reach its transformative potential, while avoiding pitfalls that have led to the failure of well-

intentioned poverty alleviation initiatives in the past. Remaining vigilant in our consideration of power and breaking down disciplinary barriers can significantly address the concerns of scholars who criticize social impact design projects for promoting neoliberal ideals of entrepreneurship and modernism that individualize responsibility for what are often structural problems (Johnson 2011, 459; Schwittay 2014). These insights do not narrowly adhere to social impact projects explicitly wrestling with wicked problems surrounding poverty. Collaborations between design professionals and anthropologists play a pivotal role in rethinking healthcare, transportation systems, and, yes, financial services. Effectively and ethically engaging with domains like these also requires transdisciplinary approaches that leverage perspectives from design, anthropology, and beyond. Balancing design's bias toward action with anthropology's traditionally reactive stance, and proceeding cautiously and humbly through hybrid approaches, we can keep alive considerations of power in design practice and foster sustainable social change.

## CONCLUSION

### Lessons learned

To summarize the insights I have taken away from thinking with these teams:

1. *Start humbly and listen.* Plot and FAIR took the time to learn from the work of other researchers and reached out to local advocacy groups to learn from their successes and failures. Most importantly, they listened closely to people experiencing financial precarity, elevating them as experts with important knowledge about how to get by, or even thrive, under circumstances of growing economic inequality.
2. *Act slowly and redefine action.* Quick and efficient commercial design approaches are not always applicable to the complexities of designing for impact. They do not account for the time it takes to make sense of deeply socially-embedded subjects like money and to identify courses of action. While it may not be feasible for other teams to work on a project over the course of months and years, building trust with partner organizations and challenging entrenched narratives surrounding poverty cannot happen overnight. Recognize that the processes of research and design can be their own forms of action.
3. *Work openly and inclusively.* While it is can be challenging, it is important to open the doors to the studio and bring more voices into the design process as early as possible. Proprietary knowledge, expertise, and uncritical self-promotion have no place when people's lives hang in the balance.
4. *Bring friends from other disciplines.* Through transdisciplinary practice, designers and anthropologists can find a balance between action and reflexivity.

These insights conclude this paper, but not the debates over how and when to use our professional expertise to enact positive social change. Communities like the Ethnographic Praxis in Industry Conference provide an opportunity to transform the passive ethos of 'do no harm' into an active conversation about how to 'do good.' My time studying FAIR Money and Plot London has left me cautiously optimistic about the future of social impact design and design for financial inclusion. I share this perspective with other scholars and



practitioners who believe that design approaches hold the potential to drive poverty alleviation initiatives in more human-centered and locally relevant directions, but only if we are reflexive in our practice (Ilahiane and Sherry 2012; Johnson 2011; Maurer 2012; Schwittay 2014).

## EPILOGUE

### Embracing the Thin Places

While the effects of these projects on poverty and inequality in London and Silicon Valley are, at best, challenging to evaluate, I can confidently say that they formed and relied upon strong communities of practice. It is difficult to overestimate the importance of having informal spaces for collaboration, mentorship, and friendship, spaces where barriers are thin between academia and industry, student and experienced professional, designer and anthropologist. They allow for personal, open sharing of knowledge across disciplinary and organizational boundaries that can give birth to new knowledge and transdisciplinary collaborations. These are spaces away from the constraints of the office or university and can take the form of the kitchen table meetings of FAIR money members, or the casual bar conversations and twitter exchanges that inevitably follow a day's worth of listening to conference presentations. Monthly Ethnobreakfasts give ethnographic researchers from the San Francisco Bay Area a chance to gather for open, breakfast-food-adjacent conversations on the social impacts of autonomous vehicles and ethical uses of open data. These are the spaces in which I met mentors and co-conspirators who helped smuggle me from the world of industrial design into anthropology and ethnographic praxis. These are the people who encouraged me to reflect on the ethical implications of my involvement in social impact design and activism and the people who helped me to write this piece. Without the online Ethnography Hangout Slack channel, I would not have had the conversations with Katie Shelly about Plot London's project that led to this paper. In the international community of practice that is EPIC, I have a chance to share my findings and learn from the experiences of others.

It is imperative that we continue to create and cultivate informal spaces to frankly, critically discuss our hopes, fears, successes, and—more importantly—our failures at addressing complex social issues like poverty and inequality. It is my hope that these thin places can grow to accommodate the voices of marginalized groups and erode class barriers. Communities of practice are the key to keeping alive discussions and debates around power, politics, and what it means for designers and anthropologists to 'do good.'

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## NOTES

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1. Names of individuals are used when they have publicly identified themselves elsewhere as part of these projects (e.g. in the At Your Service podcast). I have made an effort to anonymize comments made by FAIR Money and Plot team members during private meetings or interviews with me. Organization names are used with approval of members.
2. FAIR and Plot are grassroots in the sense that both were initiated as self-funded and self-directed, but only to the extent that groups of professionals initiating a project on behalf of people living in poverty can be called 'grassroots.'
3. FAIR's report Good With Money: Getting By in Silicon Valley contains a detailed description of the research methodology. The Institute for Money, Technology and Financial Inclusion's Consumer Finance Research Methods Toolkit (Taylor and Lynch 2016) references FAIR Money's work alongside a variety of approaches to studying how people think about money.
4. The many traps of poverty portrayal are neatly summed up in On the Media's excellent series Busted: America's Poverty Myths (2016).

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