

Learning and livelihood

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THE decade of the 1990s showered both unprecedented national and international attention and funding on universal elementary education (education for all). This period also witnessed a growing disillusionment about adult literacy programmes with policy-makers and administrators arguing that it was important to shut the tap before mopping the floor. Though some constituencies continued to emphasise the relevance of adult learning, the focus by and large shifted to elementary education. Equally, the forward linkages that make education meaningful for the poor – skill-based education, continuing education, training and so on – took a back seat.

This was also a period when development practitioners, decision-makers (national governments) and donors argued for greater efficiency in delivering aid. Credit and micro-finance were seen not only as promoting entrepreneurship and self-reliance, but as being the most efficient means of reaching resources to the poor, especially poor women. Let us not forget that the creditworthiness of poor women (as compared to poor men) was the focus of international attention in the decade of the 1980s – development professionals across the world argued that increasing the income of women directly benefited the family, especially children. Livelihood became synonymous with micro-finance and self-help.

It is worth asking whether these new trends/priorities represent competing frameworks or if there is scope for greater synergy and learning.

Does one necessarily have to choose between elementary education and post-elementary livelihood oriented education, delivering credit and enhancing women's access to education, training and information to make informed choices, and group formation for credit or for empowerment?

Does education play any role in enabling people, especially poor women, to acquire the necessary skills and confidence? Can education be an empowering experience for the poor – in particular the young – men and women?

I will draw upon the experience in India to argue that illiteracy or low educational levels and lack of access to continuing education opportunities inhibit the ability of women to go beyond basic/subsistence level activities. Equally, in the absence of meaningful education, one that enables the poor to negotiate the world they live in from a position of strength, young people find little relevance of education beyond acquiring basic literacy and numeracy skills. I would like to start with an example where young school dropouts (boys and girls) were instrumental in designing a programme that tried to address their strategic as well as immediate and practical needs.

Namma Bhoomi is a residential school for young people managed by The Concerned for Working Children, mainly erstwhile child workers and school dropouts. This is an educational programme that stems from youth groups called the Bhima Sangha in the villages and urban slums, focusing on quality improvement in elementary schools to ensure more children do not drop out and a vocational/technical programme which develops skills that they can use in their lives, skills that are linked to a specific vocation – construction industry, horticulture, agriculture, food processing, carpentry, plumbing, and so on.

The educational and training programme has four components:

1. A curriculum that enables young people to acquire grade 10 level competency in language, mathematics, science etc.
2. General educational and awareness programmes that address their developmental needs – focusing on development of the individual. The programmes include promotion of gender sensitivity, sex education, information on reproduction, health and nutrition, environment education, yoga, physical education, oral history of the area, creative and life skills (cooking, sewing, minor electrical repairs and first aid). Much of this is done as a part of structured activities in school.
3. A third dimension responds to their empowerment needs. These are addressed through a range of activities and discussions on the rights of children, analysis of social and political structures, organisation building (Bhima Sangha/Makkala Panchayat), resource management, crisis and conflict management, planning and strategising and talking about the future.
4. The fourth component focuses on professional and vocational training through a range of skill training courses. The students learn the entire process of a trade from raw material procurement/processing, design, marketing and accessing credit to managing finance and production. They are placed as apprentices in their chosen trade for a year as part of the programme.

When children complete the 18 months to 24 month programme, they are encouraged to form a group, linked to credit institutions and supported for a short while before they are on their own. Most of the young people in this group are above the age of 16.

This unique experiment has attracted a great deal of attention. However, policy-makers, administrators or donors feel that it cuts across sectors – elementary education, post elementary education and training, adult education, livelihood creation, micro-finance and social mobilisation – thereby making it difficult to support.

It is often claimed that (unlike Bangladesh) the thrift and credit movement in India is not a national phenomenon and that it may be too early to make any conclusive statement about its effectiveness in reducing poverty or empowering women to eke out a life with dignity. Yet, the previous decade did witness an unprecedented growth of micro-finance institutions. Andhra Pradesh emerged as the forerunner with the government putting its weight behind women's groups. It is claimed that over 600,000 such registered groups exist.

Nevertheless, the levels of poverty have not fallen, farmer suicides continue, and children continue to drop out (or even pulled out) of schools. The situation of girls is particularly worrisome. Even as the cities boom, the rural poor are being pushed into more unsustainable livelihoods like rolling tobacco and working on hybrid cotton seed farms.

Andhra Pradesh is also home to another interesting programme – Mahila Samakhya (Education for Women's Equality), which gives precedence to social mobilisation, education (know/understand/analyse the structures of oppression), group formation, information and self-development (enhancing self-esteem and confidence, bargaining/negotiating).

Professor Lakshmi Lingam from the Tata Institute of Social Sciences, has been studying the impact of these two very different kinds of programmes on women's lives. A rural woman leader associated with both programmes said to her: *'Ikkada (here) anta demagu, paisa ledu; Akkada (there) anta paisa, demagu ledu.'*

Here – there is a lot of awareness and ideas but there is no money. There – there is a lot of money but no awareness and ideas.

It is of course not as simple as it sounds. Livelihood programmes (in most areas) have essentially been reduced to providing credit

through women's groups. There is little investment, however, in understanding the economic, social as well as the natural resource base that forms the backbone of livelihood. Pumping money without ideas or a strategy to create livelihood options may provide some short term benefits, but is unlikely to be sustainable in the long run.

Exploring options of sustainable livelihood requires analysis of the local economy/market, the natural resource base, the geographic/physical location, infrastructure, linkages available for marketing/credit and the like. Prevailing social and gender relations also influence the choices women make. All this demands – of women – the ability to critically analyse the situation on the ground, weigh the pros and cons, strategise and, most importantly, acquire the necessary skills.

Empowerment is an exercise of 'informed choice' within an expanding framework of information, knowledge, analysis and processing, one which enables poor women to discover new possibilities and new options. Raising critical consciousness through dialogue within organised women's groups is like preparing the ground before you sow paddy. Encouraging women to come together in groups and handing them some funds to rotate is just one step. The larger question remains, whether women who have been brought together make informed choices, are able to access skills and other intellectual resources, negotiate some space for work within the family and in the community and are able to forge linkages outside their immediate environment.

This is where education comes in. Let us take a typical self-help group (SHG) in Andhra Pradesh. It could consist of 10 to 15 women, most from the same village, often from the same community and economic status. They pool in their monthly savings and rotate it as a personal consumption loan for six months to a year till they become eligible for a grant/loan from a local NGO or a government programme or even a non-banking finance company. Most reports on micro-finance programmes reveal that women members of SHGs are not the poorest of the poor, usually a step above the lowest quartile of the population. They may undertake some farm based activity by taking a loan and ploughing it into the family land, invest it in their family occupation, or start some small trading activity.

Women, in effect, become the conduit through which the family is able to access some credit, though reports on recent suicides of farmers indicate that men still take the major loans which involve

mortgaging the land or the house or other family assets. In reality, women's SHGs are engaged in some kind of economic activity. This continues to be perceived as 'small', an add on.

We do not know how much of this 'loan' is being used for livelihood creation and how much is being rotated – taking one loan to pay off another. Nor what proportion of the funds are going into meeting emergency consumption needs. Nevertheless, it is worrisome that nearly all strategies linked to sustainable livelihood seem to lead to micro-finance, almost as if there are no other viable options.

What is happening on the education and training front? There seems to be a fatigue associated with adult education; the same with training for adult women. A recent review of education and training programmes for adult women (DFID, literacy and livelihood website) highlights the dominant perception that such interventions have little impact. One reason could be the poor design of the education/training programmes, mostly a mechanical/didactic exercise. More significant, however, is the prevailing disconnect between the real needs of young people and women's groups and the education/training that is on offer. People are also sceptical about 'literacy' – learning to sign one's name or read a few signboards may help a woman out of the stigma of illiteracy, but does not (in any substantial way) change anything else.

Education has become increasingly alienated from the livelihood and survival needs of people. While elementary education is a universal good and few will disagree that basic reading, writing and cognitive development are absolutely necessary, we have failed when it comes to post elementary or post middle-school education. There is a woeful absence of continuing education opportunities which link literacy and education to self-development and skill training, leading to greater bargaining power and self-esteem.

Such programmes could act as a bridge between the children and adults, creating a positive environment for education as an instrument for social change. Equally, rooted and grounded education programmes that take the prevailing social, economic and market situation as a point of departure could emerge as powerful suction pump, pull children through elementary education and attract young adults, especially young women.

It is the content of our education and training programmes that has rendered them irrelevant. Therefore, throwing education and training out of the window is indeed unfortunate. It's time we acknowledged the criticality of education in poor women's struggle for sustainable livelihood. Women's access to/utilisation of funds for income generating activities or to credit is constrained

when they are not well-informed, educated and lack self-confidence. Credit, productive assets and skill cannot be used to benefit the poor unless they are aware, confident and powerful as a collective to resist the landlords, money lenders, unscrupulous middlemen, functionaries of programmes and so on. Awareness, education and a strong sense of self-worth enable the poor, especially women, to articulate their needs and demand what is within their reach.

Equally, education alone is not enough; it cannot enhance people's access to livelihood opportunities without access to credit and productive assets. Contextualising literacy to the specific livelihood opportunity and to the needs of group management adds that extra zing to literacy. Critical consciousness, skills, confidence, self-esteem, collective strength when matched with productive assets and credit make a big difference. Learning and livelihood are inextricably inter-linked. The question is not whether the two go together, but how they can be woven together.

What we need is to promote a comprehensive empowerment plus or a credit plus approach – loans combined with social mobilisation, participation, training and education. This is a slow process – one where women are able to deal with structures of oppression and bring about a qualitative difference in their ability to negotiate the world.

It would be useful to conclude with an example from Andhra Pradesh – a modest effort to bring about synergy between education and livelihood. The Mahila Samakhya Programme (known as Mahila Samatha in Andhra) works with socially deprived groups – most members of women's groups are agricultural labourers or marginal farmers. 80% of all agricultural activity in the district is rain-fed. Migration is thus a way of life. Cumulative indebtedness is a major concern, with families taking loans from big farmers/money lenders and mortgaging their only resource – labour.

MSP decided to work with women in addressing issues of sustainable livelihood. As the programme had already helped create mahila sangams (women's groups), it decided to focus on groups that were strong. So what did they do? Women got together and made an assessment of the situation and what economic activity might yield considerable income to the collective. They knew agriculture – this was their strength. So they decided to lease land and cultivate local crops. But the quantum of resources they needed was much more than what conventional SHGs offered.

The first year was not encouraging. As they had not built up reserves, they were forced to sell the crop immediately after harvest rather than when the prices were high. The next year, they refused to sell to middle-men but took the produce to the wholesale market. They also tried to time the sale. Simultaneously, they opened up an outlet for sale of fertilizers in the village. This both brought down their own cost and gave them an additional source of income. Some groups diversified into transportation of goods.

It was soon noticed that the workload of their daughters had increased as women transferred part of their daily work to the young girls at home. The result – girls dropped out after primary school.

Women started discussing such issues within their group and in the family. If women are instrumental in pulling their families out of the debt trap, how would it affect their relationship with their husbands and sons? Do men become less responsive and responsible for family survival? How can they be involved in the process?

At each point women were supported with information and training. They were able to articulate their problems and seek out the required information.

Yes, a lot of this had been tried in many parts of the world. But keeping the education and training link alive – as a continuous process – was critical in strengthening women's ability to move out of bare subsistence and add value to their work and lives.

The problem today is that we seek simple solutions to very complex problems. The choice is not between elementary education and post elementary education and training. Nor is it between education and training and micro finance. Finally, the choice is not between group formation for credit and social mobilisation to develop the collective bargaining and negotiating power of poor women and men. These are not competing frameworks and when combined can work wonders if only we eschew the turf wars plaguing both the education (adult and elementary) and the livelihood communities.

What hope do we have to combat poverty if the credit/livelihood constituency ignores basic, life-skill and livelihood education, and the formal education community pays little attention to skills for survival or skills for living a life of dignity?

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