

Adult Education

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Adult Education & Livelihood: Women as Agents of Change

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This report is part of a study by the Institute for International Cooperation of the German Adult Education Association (IIZ/DVV) on "Adult Education and Poverty Reduction: A Global Priority".



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Preface

The provision of credit, especially micro-credit, is increasingly being recognized as an effective strategy for poverty eradication. Self-Help Groups (SHGs) formed to encourage savings, and credit activities are one of the effective methods of socio-economic development of women. However, most SHGs are ill equipped to effectively tackle the livelihood- the knowledge, and skills of women members, and for improving the efficacy of their poverty eradication activities. The role of education in empowering women's collectives assumes greater significance in this context. Information dissemination, raising awareness, capacity building, and translation of skills into practice increases women's economic options and promote their sense of worth. Poor women lack resources, skills, education and collective strength to break the cycle of their oppression and exploitation. External facilitation through voluntary development organizations plays a crucial catalytic role by creating a platform for learning.

The present study on *Adult Education and Livelihood: Women as Agents of Change* deliberates on the educational practices of NGOs towards empowering SHGs and on the impact of educational practices on women collectives from their vantage point. This impact study forms part of a study by the Institute for International Cooperation of the German Adult Education Association (IIZ/DVV) on "*Adult Education and Poverty Reduction: A Global Priority*".

The study was carried out in collaboration with three voluntary development organizations, **HARC** (Himalayan Action Research Center) in Uttaranchal, **PEACE** (People's Action for Creative Education) in Andhra Pradesh, and **SAHAYI** (Centre for Collective Learning and Action) in Kerala. Our collaboration with the organizations allowed us to not only understand their attempts to

organize and educate, but also helped access to different self-help groups on a basis of trust. We are grateful to them their help and association.

This study could not have been possible without the active support and involvement of women members of SHGs from Jagdevpur, Medak district, Andhra Pradesh, Kasargod district of Kerala and Naugaon, Uttaranchal. We dedicate this study report to them.

New Delhi

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Adult Education & Livelihood: Women as Agents of Change

Dr. Mandakini Pant*

1. Introduction

Out of an estimated 1.2 billion poor people in the world, over two-thirds are women. They face abject poverty in want of adequate food, clean water, sanitation, and health care. They often lack access to the critical resources of credit, land and inheritance. They are denied opportunities, choices; access to information, education, and skills. Without any sense of power whatsoever, their participation in decision-making is minimal, both at home and in the community.

Women are found extending their working hours inordinately at home and outside, to earn enough to meet the subsistence requirements of their households. Yet, their labour goes unrewarded and unrecognized, in most cases. Given the plight of women, it becomes important to redefine the poverty. It calls for a concept of poverty that doesn't only take into account the absence of minimum basic needs, but also includes denial of opportunities and choices. Poverty reduction implies enhancing resources, choices, capabilities and the power necessary to enjoy an adequate standard of living and other rights (civil, cultural, political and social).

When provided with access to economic and educational opportunities, as well as the autonomy needed to take advantage of such opportunities, poor women are enabled to make strategic life choices to negotiate their poverty. The provision of credit, especially micro-credit, is increasingly being recognized as an effective strategy for poverty eradication. Self-Help Groups (SHGs) formed to encourage savings, and credit activities are one of the effective methods of socio-economic development of women.

SHGs usually have 15-20 members from a poor socio-economic background. These groups begin with savings. Regular meetings of members are held where members

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contribute as a saving deposit, an amount decided by the group. When these savings build up after about a year, members are able to access credit through their pooled resources. Members are allocated loans based on group solidarity, instead of formal collateral. The group takes independent loan decisions on issues relating to selection of borrowers, fixing the amount of loan or the rate of interests, and the terms of repayment etc. The profits, howsoever small, are either distributed among the members, or jointly disposed as desired by the group. This strategy promotes self-sufficiency and independence amongst the poor women. SHGs also take up income generating activities for its members. Savings, credit, and enterprise build capacities of women's collectives to generate their own capital, meet their credit needs, and expand options for livelihood. However, most SHGs are ill equipped to effectively tackle the livelihood/poverty issues. They require educational support for enhancing the knowledge and skills of women members, and for improving the efficacy of their poverty eradication activities.

The role of education in empowering women's collectives assumes greater significance in this context. Information dissemination, raising awareness, capacity building, and translation of skills into practice increases women's economic options and promote their sense of worth. Basic literacy skills help them to acquire knowledge and skills required for improving and developing their tasks in all fields. Vocational education and training go a long way in facilitating their economic base. Enhanced organizational and social leadership skill empowers them socially and politically.

Poor women lack resources, skills, education and collective strength to break the cycle of their oppression and exploitation. External facilitation through voluntary development organizations plays a crucial catalytic role by creating a platform for learning.

Objectives of the Study

The study aims to examine (a) the ways in which savings and credit, enterprise and basic literacy are used as tools for building the capacity of grassroots women's collectives to enhance their livelihood and improve their quality of life; and (b) the impact of these on women collectives.

This impact study is an in-depth 'case-study' research. It has purposively selected the initiatives of NGOs in three states viz, **HARC** (Himalayan Action Research Center) in Uttaranchal, **PEACE** (People's Action for Creative Education) in Andhra Pradesh, and **SAHAYI** (Centre for Collective Learning and Action) in Kerala to demonstrate positive impacts of educational inputs on reducing the poverty of women. Poverty reduction strategies are part of their on going programme.

The cases have been purposively chosen on the following considerations:

- NGOs selected for the study are working constructively with local people. They are working for the empowerment of the grassroots- enabling them to change the attitudes, policy and behaviour of institutions.
- The organizations under study have taken positive steps towards nurturing and making women groups self-reliant by building their capacities and enhancing the livelihood of the members of collectives.
- Each organization has developed distinctive strategies to empower women collectives. PEACE has adopted integrated literacy and livelihood enhancement initiatives. It has paid attention on basic literacy skill building of SHG members. Our study has focused on women learners from different SHGs. SAHAYI is building capacities of women groups for micro-enterprise. Our study has focused on women SHGs belonging to Sneha Federation. Society of Love, a voluntary organization at Kasargod district promotes these SHGs. SAHAYI provides capacity building inputs to these women groups. HARC is building capacities of women's trade federation. Members of Rawain Mahila federation are the focal point of the study.
- PRIA is programmatically associated with these organizations.

Tools of Analysis

This study, rooted within the perspective of Participatory Research (PR), assumes that analysis of impact of educational inputs on poverty reduction must be based on the experiences and reflections of poor women themselves. We used a combination of focus group discussion and in-depth, open-ended interviews for the purpose, as we wanted to understand the impact on women from their own personal perspectives.

In Andhra Pradesh, we had group discussions with women SHG members in Daulapur and Gollapally WELLD learning centers and with Board of Directors of Manjira MACS in Jagdevpur at PEACE office. About 40 women SHG members participated in discussion. In Kerala, 30 women from Anjali SHG in Balal, Aishwarya SHG from Vellarikund, and Sneha SHG from Mangayam in Kasargod district of Kerala participated in the group discussion. In Naugaon, Uttaranchal, 33 women belonging to Rajeshwari Devi Self-Help Group, Mungra, Lakshmi Bai Self-Help Group, Muradi, and Bhagirathi Self-Help Group, Kotyal took part in the group discussion. Women willingly discussed, analyzed and articulated wide range of issues relating to poverty participated in the group discussions.

Reviews of documents of implementing organizations and semi-structured interviews with the strategic leaders of the organizations helped us to understand their mechanisms to empower SHGs.

Terminology

Poverty Reduction

The study focuses on non-economic aspects of the poverty. Sustained or chronic deprivation of the resources, capabilities and choices, necessary for an adequate standard of living and enjoyment of economic, political and social rights, make poor women vulnerable, powerless and dependent. A social understanding of poverty takes into account these deficits that matter to people sometimes more than money. (Kabeer: 2003)

Poverty reduction, in this study, encompasses increasing capacities and choices and

decreasing the vulnerability of the people. Women become enabled to make strategic life choices to reduce their vulnerabilities. Poverty reduction and empowerment are two sides of the same coin.

Empowerment

Empowerment in this study implies change in women learners within three dimensions:

- a. *Power within*: Women develop a sense of self, confidence and capacity. They begin to perceive themselves as able and entitled to make decisions and consequently start undoing the effects of internalized oppression.
- b. *Power to*: They become aware of their own interests and unique potential. They develop the ability to participate, negotiate and influence the nature of relationship and decisions made within it.
- c. *Power with*: Individuals work together to achieve a more extensive impact. This includes collective action based on cooperation. (Rowlands: 1997: 14-15)

Adult Education

Adult education, in this study implies skill development and empowerment of adult learners. Women need education, training, analytical & practical skills to be able to exercise their agency efficiently. Basic literacy skills and trainings on *group formation for thrift and credit, SHG management, finance management, entrepreneurship, livelihood enhancement* will assure them sustainable livelihoods and in turn will increase their well being. Poor women are also often in a socially and politically disadvantageous position. Education and training will also invest in them the skill and confidence to negotiate socially and politically.

This study report is structured as following. Section II briefly describes the contexts of external facilitators, **HARC**, **PEACE** and **SAHAYI**, to understand the issues that led them to educate and organize women purposively and consciously around a shared concern for reducing poverty. In the third section focus is on the strategies of facilitating

organizations. Such a discussion will facilitate our understanding of the ways in which educational inputs have enabled grassroots women groups to exercise their agency for access to and ownership of resources, rights and recognition. The impacts of educational inputs on women collectives are analyzed in the third section. Here, focus is on the positive changes in women collectives in terms of their ability to exercise their agency for improving their well-being and taking initiatives to bring about wider changes in the community. The fourth section highlights the issues that have emerged from discussion on education for empowerment of women collectives, and the impact of these on women collectives. An analysis of the emerging issues will broaden our understanding of the conceptual and practical issues of adult education, livelihood and poverty reduction of marginalized women. Recommendations are presented in the concluding section.

II. The Context and the Organizations

II.1 The Context

Agriculture is an important sector of the Indian economy in. In Andhra Pradesh, Kerala and Uttaranchal, agriculture is constrained by low productivity, lack of an assured supply of inputs, lack of technologies, poor resources and inadequate extension and support services.

In Andhra Pradesh, only 10% of the population holds agricultural land. Roughly 60% of the gross cropped area falls in the category of rain fed dry lands. Telengana, one of the poorest and least developed regions in the State, is in the rain fed dry land region. Nearly 50% of Kerala's population depends upon agriculture. The shift in cropping patterns from labour intensive paddy cultivation to commercial crops has resulted in the decline in the share of agricultural workers. Subsistence farming is the most common form of agriculture in Uttaranchal. Most landless, small and marginal farmer households in these states belong to backward groups (Scheduled Castes and Tribes).

Poor women have neither an independent income, nor many assets. They rely on their labour power to meet their subsistence requirements. Women in Telengana, Andhra Pradesh are one of the worst affected by chronic hunger and poverty. Their main source of income is wage labour in agriculture. Given the low wages and declining productivity of agriculture in the rain fed dry lands, it is very difficult for women to break out of the declining spiral of indebtedness and poverty. Women in Uttaranchal perform 80 per cent of agricultural activity and play a significant role in providing food security to their family. Despite a high social capability (high literacy rates and good health status), women in Kerala are invisible in the public domain. Severe unemployment in Kerala has discouraged women from actively seeking employment. Changes in the structure of employment have further lowered their participation rate. For instance, the shift in cropping pattern from the female labour intensive paddy cultivation to commercial crops has resulted in the decline in the share of women agricultural workers. The crisis in the cottage industries has resulted in the decline in the share of cottage industries in the female work force.

Highly unequal relationships of class and gender also influence the social status of women. Women in Telengana, Andhra Pradesh are predominantly from SC/ST communities belonging to landless or marginal farmer families. Absence of basic education has left them unaware of their minimum legal rights, while their lack of exposure to alternative values and ideas has prevented them from questioning the status quo. Moreover, women's voice in local governance and decision-making is conspicuously absent.

From the outset, these voluntary organizations did not look at the problem of poverty simply as lack of resources. They felt that lack of voice, agency and organization also explained poverty of women. Hence, their broad focus was the empowerment of women instead of limited goals of poverty alleviation. The

formation of self-help groups (SHGs) was recognized as a successful mechanism for the organization, mobilization and self-development of women. Organizing poor women in self-help groups and empowering them with capacities would enhance their competence to access and manage resources, expand their options for sustainable livelihoods and enable them to participate actively in community development. They could also be instruments of social empowerment through awareness generation, and convergence of delivery of schemes. Women collectives, however, needed education, training, analytical & practical skills to be able to exercise their agency efficiently. Each of these voluntary organizations is facilitating the process of change in favour of poor women by organizing them as SHGs. The organizations started by organizing the grassroots women into small collectives. The collectives were later formed into federation. Formation of federations has scaled up the 'empowerment process through self-help' from village level groups to independent community owned institutions.

II.2 The Organizations

PEACE (People's Action for Creative Education), which has been working with rural poor since 1986 in the severely drought prone Telengana region of Andhra Pradesh, aims to create awareness among the poor rural women and empower them through literacy, and livelihood improvement programmes. It works in 12 mandals covering 120 villages in Bhongir and Nalgonda revenue division in Nalgonda district, and Siddipet revenue division of Medak district in Andhra Pradesh (AP).

PEACE has organized poor women into groups at three levels. Up to 20 women are brought together into one SHG at rural community level. The group members make regular savings and lend to each other. 10 to 20 SHGs are brought together into a cluster called Sangam at village level. 10 Sangam villages come together

under a federation called Mutually Aided Credit Societies (MACS) at Mandal (district) level. PEACE has initiated three MACS: Vasundhara, Manjira and Maitri. These institutions run democratically to serve the needs of its members. The MACS has 4,093 members consisting of 90 groups who have a regular saving habit. (Manjira MACS= 1640 members, 65 groups; Vasundhara MACS= 1161 members, 14 groups; Maitri MACS= 1292 members, 11 groups).

All Women who are members of SHGs become members of the General Body of MACS. The members initially pay an amount of Rs.100/- towards Share Capital of the proposed society from the savings amount. The General Body / representatives of General Body elects Managing Committee members for a period of 3 years by rotation. A retired committee member is eligible for re-election. The President is elected from the Committee members every year. The Chief Executive is an employee of the Society and is the person responsible for day-to-day functions. Selected volunteers work for facilitating loan disbursement, recovery transactions, and assisting the manager. These selected volunteers are from among the Managing Committee to promote accountability and transparency.

SAHAYI, (Centre for Collective Learning and Action) has been working since the 1990s towards capacity building of small and medium sized development oriented NGOs, VDOs, and citizens groups such as women collectives in Kerala. It has two resource centers in Kasargod and Kollam districts of Kerala. These two districts resource centers work for the cause of the marginalized people, strengthen their capacity, work for the best practices in governance, strengthen the governance institutions, build the capacity of the people to ensure the effective participation in Gramsabha/ Wardsabha, influence the policy making bodies for pro-poor policies by conducting studies, and work for keeping social cohesion and peace in the community. It also provides short-term entrepreneurship development training to women collectives in market analysis, marketing skills, marketing strategies,

salesmanship, production, and inventory and financial management. The training programmes aim towards making the enterprises of women collectives a sustainable profit-making unit. SAHAYI's interventions have largely focused on capacity building of SHGs and consequently have had little role to play in building coalitions in terms of federation.

HARC (Himalayan Action Research Center) has been engaged in community empowerment process in Uttaranchal since 1988. It is promoting sustainable livelihood alternatives by developing the opportunities and choices for women. It helps them to increase their incomes, and improve their well being by strengthening their capacity for collective entrepreneurship.

HARC began the process of building women SHGs in 2000, in Naugaon. Once the groups were oriented and trained, it facilitated the process of formation of federation of SHGs for collective business. Rawain Women SHG Federation came into existence on October 3, 2002. It was decided that the federation would act as a trading organization, which would help the SHGs in marketing their products. 160 women of 14 SHGs contributed a share value of Rs 500/- to get a life membership, and have started a collective business. HARC is helping them to deal with Banks and other financial institutions. The federation has not taken any loans yet. It runs purely on the shareholders' investment.

III. Education for Empowerment of Poor Women Collectives: Capacity Building Strategies

Capacity building of poor women collectives is an essential input to reduce the vulnerability of group members to poverty, and to enhance their participation in economic growth through improved livelihoods. The organizations have strengthened the organizational capabilities of women members through education & training for knowledge & skill development in savings and interloaning process,

record management for group & finance management, livelihood enhancement, income generating activities and entrepreneurship development.

Capacity Building Support to Thrift & Credit

Managing savings and credit groups is a highly skilled task. **PEACE, SAHAYI & HARC** have focused on perspective building orientation, leadership training, report writing, accountancy, self-development, courses in SHG management, book keeping, project planning.

Capacity Building Support to Enhance Livelihoods

PEACE has adopted a livelihood enhancement approach. This approach involves upgrading of livelihoods through environmentally sustainable agricultural methods. It provides information and training on improved management of animal, developing local breeds of cattle fodder, vermicomposting, and non-pesticide management.

Both **SAHAYI & HARC** have focused on promoting micro-enterprise development. Besides providing entrepreneurship development training to the members of SHGs, they give information on project planning, identification of resources, problems in the way of setting industry, marketing management and developing linkages with other organizations. But they have different approaches towards micro-enterprise development. While **HARC** has motivated the groups to start collectively the enterprise based on local available resources; **SAHAYI** has provided training to the group members in numerous enterprise activities such as bee keeping, dairy, banana and pineapple plantation, vermicomposting, snacks and bag making etc. Members could so pursue different activities within one SHG.

Integrated Learning Model

PEACE realized that women needed to be educated and trained to efficiently play diverse roles as Board of Directors, Chairperson, MACS managers, Sangam and SHG leaders, or simply as borrowers of credit. Therefore, it associated with a holistic education package called WELLD (Women's Empowerment through Literacy and Livelihood Development) project designed for the poorest and least uneducated women. The WELLD project assumed that women could manage the SHG independently once they acquired basic skills of reading, writing and arithmetic. The project aimed to help women acquire basic knowledge and skills to make informed financial and livelihood decisions. PRIA, in collaboration with World Education (WE) was involved in coordinating this pilot project. Self-help groups initiated in Medak district were covered under this programme. Key Capacity building areas of **PEACE, SAHAYI & HARC** are summarized in Table I.

Table I. Key Capacity Building Areas of PEACE, SAHAYI & HARC

SHG	Formation, management, leadership development, problem solving and conflict resolution
Federation	Financial management, resource mobilization, decision-making
Accounts and documentation	Maintenance of records, annual plans, budgets, documenting the minutes of meetings
Enterprise development	Enterprise promotion, feasibility, other technical and management aspects, information and training on techniques to enhance the existing livelihood.
Empowerment	Awareness raising on women's issues
Basic literacy	Reading, writing and numeracy skill enhancement

Participatory Learning Tools

The capacity building initiatives were participatory, interactive and inclusive in nature. The organizations created a variety of learning opportunities for women. Practical learning through study tours, visits to best practice projects, hands-on training and demonstration projects, face-to-face interactions with experts, practitioners, and government officials, were some of the ways in which women's groups have been trained. These activities have played a significant role in exposing women to new ideas and strategies, building self-confidence, and in creating an enabling environment for experimentation and innovation. **HARC**, for instance, organized exposure trips to different small-scale industries, which gave women a practical orientation on grading and packaging. Members of purchasing committee were taken to an international trade fair in Delhi where they could get an opportunity to sell their products and build marketing linkages with big traders from all over the country. Training on food processing was given at the food processing unit at **HARC**. The aim was to upgrade the technical knowledge and skills of the members of the federation and the fruit processing committee so that they could utilize the practical knowledge for income generation activities.

IV. Women as Agents of Change

This section discusses the impacts, resulting directly or indirectly, from the education & training of women as members of SHGs. The analysis goes beyond the concern with incomes, profit and productivity and focuses on the changes at the individual, household and community level. These changes concern the non-economic dimensions of poverty. The changes considered in the study include cognitive and behavioral change (changes in knowledge, attitudes, perceptions and the behavior); material change (changes in access to a variety of tangible resources

such as the standard of living, access to and ownership of resources, etc.), and changes in the terms on which women interact with each other, including the terms on which they access resources at various institutional levels like the household, the SHGs, the market and the political space.

Findings of the study suggest that Collectives, when empowered with information, skill and awareness were able to exercise independent agency and challenge set power relations.

Women collectives have reported a number of changes in their lives, which could be deemed as empowering. These changes were linked to their level of participation in the programme and included an improved sense of self-independence; an enhanced social position as their levels of assets or incomes rose; increased participation in household decision making; bank accounts and land in their own names; and higher levels of political and community activity. The changes may be seen as challenging deep-seated social norms and being truly transformative.

Cognitive and Behavioral Changes

The capacity building programme helped women change their attitudes, behaviors, and styles of communication. They have become efficient, confident and actively participate in various public activities. Training in SHG management has helped them to manage their group efficiently. All their activities and transactions are documented and recorded.

A case in point is the Anjali SHG that has been trained to organize its activities. They now maintain systematic records, and follow streamlined accounting and reporting procedures. The Gram Panchayat in Balal audited their accounts and certified them to be well documented and transparent. It has declared Anjali SHG

as the best saving group. Anjali SHG, which was earlier confined to small savings and micro-credit, is now participating in social development activities to improve the quality life of their village.

Practical learning allowed women's groups to reflect on their everyday experiences and articulate their needs and priorities. More important, they have been able to move beyond the limited realm of the household. Women who had never stepped out of their homes took part in learning activities such as study tours, exposure visits, interactive sessions within learning centers etc. Each learning forums brought them out of their homes and villages, exposing them to alternative ways of being. They had to break many rules, and face taunts of family members. To convince their detractors, the women argued that their newly acquired skills would contribute to the economic and social betterment of their families and communities.

The members of Rawain Women Trading Federation in Naugaon, Uttaranchal reported that the village elders had constantly pressurized them, before the formation of federation. They doubted the viability of an all women's federation, saying, "*nothing will happen. HARC is going to take away all the money.*"

Now, they seem to understand that the federation is functioning.

Women's groups have moved from being mere participants to resource persons to facilitate other learning groups. Mary Thomas from Aishwarya SHG in Vellarikund in Kerala, and Jagdamba Parmar from Bhagirathi SHG from Kotyal, Naugaon in Uttaranchal, are resource persons today, and give training on food processing and group finance management.

The women have become more efficient and have reported a change in their attitudes. Women SHGs as members of Rawain Women Trading Federation in

Naugaon, Uttaranchal claim to have developed capacity and confidence to work. They have graduated beyond thinking at the SHG level to think at the federation level. Their sense of ownership towards their own enterprise has developed.

We do the processing of fruits, extract juice and prepare squash. This is our skill. HARC has enabled us to play this role...we decide our target production and fix the price. Earlier we depended on HARC for fixing the rate of product. Now it's different. HARC only gives us advice...

Naugaon, Uttaranchal

Though they understand that they will eventually manage their enterprises on their own, they look forward to the HARC's support.

We have benefited a lot from the trainings received from HARC. If tomorrow it withdraws support we can manage on our own. But our federation is just two year old. We need more understanding; therefore we'll need guidance from HARC.

Naugaon, Uttaranchal

Members have demonstrated confidence. Their mobility has increased. Exposure visits, and interaction with experts as part of their capacity building exercise, has brought a change in their own stereotyped mindsets.

Women have acquired literacy skills. They can read & write, and do simple calculations. They are using their skills to write provision list, read scrap of papers and bus numbers. They have internalized the importance of education and are sending their children, including daughters to school. Pochamma, a frail looking woman, says:

After attending the learning centre I understood the importance of education. I can now read signboard, weight and price of commodities. Once after reading the price of commodity I went to shopkeeper and told him that he has overcharged me. Shopkeeper

returned me the balance. I realized that basic literacy helped me to negotiate with people for just practices; if my children become educated they could transform their lives.

Daulapur WELLD Learning center, AP

Women members of Rawain Women Trading Federation in Naugaon, Uttaranchal are applying the acquired knowledge in their day-to-day life.

We have learnt to make use of every product. Earlier ripe tomatoes would go waste since we didn't know the way to preserve it. Now we make puree at home for personal consumption at home. Nothing is wasted...

Naugaon, Uttaranchal

Women have found entrepreneurship development training programme useful. They are able to identify viable micro-enterprise. In Kerala, Sneha SHG runs a bag-making unit. Aishwarya SHG is food preservation unit, while members of Anjali group individually pursue number of income generating activities such as bee keeping, dairy, and banana and pineapple plantation.

Material Changes

Incomes have increased. Women have gained control over produce and income. Self-earned income has instilled in them a sense of pride and confidence of managing on their own. Women's bargaining and decision-making power within the family has increased. The confidence of Women members of Rawain Women Trading federation is worth noticing.

Earlier when we had to deposit Rs 20/- as part of SHG saving scheme, we were constantly under pressure. We had to ask from our husbands & in-laws. Now there is no such tension. We are earning & we are saving... we can spend without having to ask from anyone.

Naugaon, Uttaranchal

Some of the women collectives are managing independent enterprise. Loans from groups have reduced the dependency on moneylenders. Women are taking loan investment in land and for livelihood enhancement. They have invested in household asset building, milch animals, and good quality seeds etc. Lifestyles have changed with purchase of consumer items such as television set, refrigerator etc. Membership of SHG and easy accessibility to loan and skill support from respective organizations has made this possible. For instance, after receiving information from PEACE on biological pesticides and bio-fertilizers, women have begun using non-chemical fertilizers like tobacco juice and vermin compost in their field. Swaroopa's confident and prosperous appearance, and her clear articulation corroborate this piece of information.

During a class discussion, a debate on the benefits of organic farming took place. On realizing the benefits of organic farming I requested PEACE staff to hold a meeting in the village for all women and men. I experimented with light traps to control pests in my pigeon pea field. I did not use chemical pesticides. Not only had my crop quality improved, the yield had also increased. I replicated this experiment on cotton crop. I used vermin compost on the field and implemented non-chemical interventions to control pests. As a result I harvested higher yields and income. The village sarpanch visited my field and has appreciated my work. Now village elders have requested support from PEACE for similar interventions in their fields.

Daulapur learning centre, AP

Relational Changes

Intra-Household Relations

Membership of SHG and easy accessibility to loan and engagement in micro-enterprise facilitated the women's inclusion in household decision-making. They are able to negotiate with their husbands on crucial matters. Members of Rawain Women Trading federation

We participate in the decision-making... after all we are contributing in many of the household expenses such as paying school fee of children, buying books for them, getting things that are needed at home, bring ration, and other things from the market.

Naugaon, Uttaranchal

Husbands are taking keen interest in their enterprise, often actively helping them in their economic ventures. Men are beginning to understand the linkages in the programme (literacy –saving-livelihood enhancement).

There is a change in the mindsets of husband and in-laws. They now understand that women are running a trading federation therefore they need to go out for work. Beena Bandhani, federation processing unit -in-charge, Rawain Women Trading federation, says:

... On the days when I have to come to the center for meeting and work, my father-in-law says that I shouldn't be late for the meetings or when I am resting he tells my mother in law let her rest she works so hard...

HARC, Naugaon, Uttaranchal

Group Solidarity

The training programmes have reinforced a collective identity among its members. The learning and exchange between women's groups enhanced their confidence. Federation of SHGs has instilled in them a sense of solidarity - a 'we' feeling. Meetings and sharing of experiences has made them sensitive to each other as well as to the community's needs. They have allowed women's groups to pool their equity/savings and test their credit-worthiness in the face of credit institutions. They have helped women's groups to access funds, and at the same time allowed them to explore community enterprises based on the combined strength of groups. All SHGs in the project area of PEACE at AP are members of MACS. SHGs in the project area of SAHAYI at Kasargod district, Kerala are members of Sneha federation. They meet regularly to share experiences. They celebrate festivals

together. Federation has instilled in them a sense of solidarity and security. Fourteen SHGs in Naugaon, Uttaranchal are members of Rawain Women Trading Federation. Members meet regularly to share experiences of trainings / information that any particular member has received. Sharing of experiences also enhances their awareness. Professional rivalry between the SHGs exists, because the groups do not want to lag behind any other group with respect to training, and access to information. They are concerned over why a particular group has been asked to come to the center, chosen for training or given particular information. They are fiercely competitive; yet feel that the competitiveness is good because they are constantly upgrading their skills.

Participation in public/political spaces for collective action

Women groups are emerging as strong power groups. They negotiate confidently with government officials, moneylenders and outsiders. Women are playing a key role in local governance. They have come out with strategies to elect the sarpanch of their choice. Many of them are ward members in the gram panchayat. Women learners from Medak district, AP have taken up issues of minimum wages, intervening in village panchayats and safe guarding citizens' rights. Some of them have taken up public offices such as members of Village Education Committees.

As part of Janmabhoomi program in our village we demanded that officials lay down water pipelines. As a result officials got pipelines laid within a one month of Janmabhoomi meeting. Entire village is getting water connection. We constructed three small tanks and distributed the water in these three tanks. The problem of drinking water supply is solved now. We also demanded streetlights to be put up on the road that they take to attend the night literacy center. We also raised voice against the appointment of old chairman of Village Education Committee (VEC) for new leadership. We selected the leader from Sangam.

Women Board of directors Manjira MACs

Women groups from Naugaon, Uttaranchal have actively participated in plantation of trees that would give fodder. They have raised issues for liquor ban in gram sabha meetings. They have taken initiative in the cleaning of panchayat house, and repairing damaged and broken roads. Women groups from Kasargod district, Kerala, have raised issues relating to basic needs of the community such as access to drinking water, construction of road, houses for the poor, old age pensions and cleaning of hospitals. Anjali SHG for instance, has articulated the specific disadvantages faced by poor widows and has demanded old age pensions and housing. They are also participating in local self-governance as ward members and members of Gram Panchayats. In this way, they are transforming the agenda of governance by ensuring that the survival needs of the poor are given priority.

Impacts at Market

Intervention of PEACE has indirectly made a significant impact on wider financial and labour market. Women reported that role of moneylenders declined after group formation. Knowledge of legal rights has helped them in getting the land entitlement and minimum wages of agricultural labour.

We know how much work we are doing and how much we should be getting. Earlier we used to get Rs 10 for our fieldwork. We fought for higher wages. Now we are getting Rs 20. We decided the revised rate in the night school. We can challenge the Reddy- the dominant caste in our village.

Gollapally WELLD learning centre, AP

The Rawain women self-help group federation in Naugaon, Uttaranchal is a two-year-old enterprise with a turnover of Rs three-lakh. Increase in share value has raised women's confidence. This federation is dealing with 18 products such as pulses, millets, and fruits processing items. The federation understands that it is weak in marketing aspect. It is looking towards developing more linkages and

contacts with other retail outlets. They are conscious of the fact that with good quality products, they can build a brand identity in the market.

Federation has no previous experience of trading; they are developing systems from practical experience. For instance, the executive committee of federation decided that the entire group would do the grading, but found that all women could not do it. So they changed the strategy of calling the group as per their ability. Even distribution of profit to shareholders was difficult. Some women members objected as to why few groups were getting a share of the profit, despite no contribution in the production process. Here, with **HARC** facilitation, they were able to resolve conflict by explaining as to why shareholders get the profit equally, but how some group could earn more than the other groups on the basis of their contribution.

IV Emerging Lessons

Poverty as Capability Deprivations

The study looks at non-economic aspects of poverty. Access to resources, the ability to define and articulate needs and priorities, and to act upon them constitutes capabilities. Capabilities help people achieve their valued goals. Poverty reflects the underlying capability deprivations.

Sustained or chronic deprivation of the resources, capabilities and choices, necessary for an adequate standard of living and enjoyment of economic, political and social rights, make poor women vulnerable, powerless and dependent. A social understanding of poverty takes into account these deficits that sometimes matter to people more than money. Poverty reduction, therefore, implies increasing capacities and choices and decreasing the vulnerability of the people. This study is based on women SHGs' analysis of the impact of education &

training on poverty alleviation. Their analysis goes beyond the concern with incomes, profit and productivity. A strong organization of their own, access to resources & opportunities, strong capabilities built through education, information, skills and confidence have empowered them and provided them the freedom of choice and action.

Self-Help Groups: A Micro-Financial Approach to Poverty Reduction and Empowerment of Poor Women

Availability of credit is the basic requirement for poor women to meet the exigencies of extreme poverty. Micro-finance for the poor/women is an important strategy for poverty reduction and for economic empowerment. Micro finance implies savings, credit, insurance and other financial services for the poor/informal sector communities. However, poor women find it difficult to access credit programmes due to high transaction costs. Organization of women in small self-help groups to collectively generate their own capital can touch the core of poverty. Participation in thrift & credit activities brings improvement at the level of subsistence. SHGs also take up income generating activities to ensure its members sustainable livelihoods. Ownership of wealth – the capital fund through savings & credit as well as enterprise and access to resources for sustainable livelihoods can effectively alleviate their poverty and also mitigate the psychological consequences of being poor.

Adult Education & Empowerment of Women

Adult education can make a difference to the lives of poor women. Case studies have pointed out that skill enhancement in finance management, SHG management like bookkeeping, accounting, record keeping, micro-enterprise management, has enabled many women to take up leadership roles in their respective SHGs and also run their respective trades confidently. Credit with

education improves the chances of well being in the household, simultaneously leading to enhanced self-confidence.

The impact of educational inputs has been all encompassing. They have brought women into the public space; engaged them with the power structures in society; enhanced their skills to take on leadership roles and take decisions, improved their capabilities to contribute to the family well being; and provided them with the security of solidarity in women's groups formed for the same purpose. All these have contributed in reducing poverty.

Learning programme has had a significant impact at three levels of empowerment: power within, power to, and power with. At the power within level, a key impact is the observation that women have developed an awareness of one's own potential to fight against poverty. They are confident, sensitive and informed persons. At the power to level, the projects expanded women's control over their labour, resources and decision-making processes. Access to their own savings, access to networks of women outside their family and access to leadership positions have empowered them. At the power with level, women have intervened collectively in many institutions: family, market (labour and financial), community and local self-governance institutions.

Catalytic role of External Facilitators

Poor women lack resources, skills, education and collective strength to break the cycle of their oppression and exploitation. External facilitators as NGOs in such a context play a catalytic role by educating, organizing and mobilizing women purposively and consciously around a common or shared concern for reducing poverty.

The organizations in this study are not micro-finance organizations. They do not take loans or give credits. They are only promoting and supporting SHG model of micro-finance. They are facilitators of group formation around perceived needs and common goals. The key capacity building areas at the level of SHGs included group management, leadership development, and problem solving and conflict resolution. At the level of federation the training component included financial management, resource mobilization legal aspects, and decision-making. For accounts and documentation training component included maintenance of records, annual plans, budget, project proposals and writing minutes of meetings. Enterprise development involved trainings in enterprise promotion, feasibility, and other technical and management aspects. Empowerment implied raising awareness on women's issues and convergent actions. Basic literacy skills included teaching of basic reading, writing and numeracy skills.

The organizations took different strategies to empower the adult learners as per their need requirements. In Andhra Pradesh, female literacy rates are low. Absence of basic literacy skills prevented women SHG members to play their role efficiently. Hence, **PEACE** adopted **WELLD** project with a view to equip women with basic literacy skills along with training in SHG management and livelihood enhancement. In Kerala, despite the high literacy rates women are economically not independent. To break the constraints of economic dependency **SAHAYI** decided to strengthen women SHGs not only with income generating activities also with generating awareness about their political rights. The topography of hilly Uttaranchal brings about low-income opportunities. Women perform 80 per cent of agricultural activity and play a significant role in providing food security to their family. Poverty increases the work burden of women. Hence, **HARC** focused on training women SHGs for collective entrepreneurship and provide the members with alternative viable livelihood opportunities.

V. Recommendations

1. Issues relating to basic needs are important to women. The capacity building strategies should emerge to meet the basic needs of women. It should be based on local manpower, local resources and local opportunities. Hence, vocational education policy for adults should take into consideration the needs of particular localities in order to ensure that livelihood enhancement training actually results in higher productivity, incomes and well-being.
2. Women as marginalized groups form a substantial section of adult learners. The poor women do not perceive the immediate relevance of literacy in their daily struggle for survival. Literacy per se may seem meaningless to them when livelihood concerns take primary importance. The policy makers of adult education should develop an integrated educational package that is integrated with savings and credit group activities and livelihood enhancement programmes.
3. Any transformative learning has a political perspective. Adult education as a transformative learning tool needs to strengthen poor women's self-esteem, their analytical skills, competencies and consciousness so that they gain a sense of their rights and are able to question inequitable relations of power.
4. The content of adult education should place women's empowerment and reduction of feminization of poverty firmly on its mandate. It should integrate the issues relating to gendered power relations, access and control over resources, and rights & entitlements. It should educate and train women with necessary information to make choices that will lead to break

the dependency syndrome and eventually to the reduction of their poverty qualitatively.

5. Participatory teaching methods tend to be more effective than didactic approaches. Adult education policy should promote active, participatory and interactive forms of instruction and learning.

6. Voluntary development organizations have played catalytic roles in strengthening the struggles of poor women. There is a great need to document the positive cases so that sensitive right-based policy can be evolved out of it. The adult education policy should identify and document empirical positive experiences and expertise of local organizations and make it widely available to all interested readers. It must also develop a meaningful right-based policy.

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