

Using the Sustainable Rural Livelihoods Framework to Understand Economic Development Outcomes of Literacy Interventions

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The inspiration for this presentation came from a recent seminar on *Education for Rural People in Sub-Saharan Africa: Livelihoods Approaches*. The seminar took place in Norwich, UK on 17th March 2005. It was organised by the University of East Anglia's School of Development Studies in collaboration with IIEP and FAO as part of a FAO/UNESCO Education for Rural People Partnership programme

The livelihoods framework emerged in the mid-1990s as an integrated, people-centred approach to research and policy formulation. It has had a significant influence on rural development policies. The framework can be used as a tool for understanding rural lives in their totality, including varied lived experiences of continuity and change.

The livelihoods framework has recently also risen in prominence amongst development agencies as a way of connecting literacy to the wider context of the lives and aspirations of poor people (e.g. DFID, 2002). In the livelihoods framework, all households are seen as utilising changing patterns of natural, produced, human, financial, and social wealth to create livelihoods:

- people can also develop their capabilities into skills whose expression over time as **human** wealth is both means and end to long term development;

- the relatively modified physical environment is a reservoir of **natural** wealth important to human well-being in itself and capable of self-development;
- human activity in the natural environment can generate **produced** wealth, such as equipment and cooking utensils, that has a physical life and productive potential beyond immediate human consumption;
- some wealth is held in **financial** forms as money or near money, such as jewellery, due to properties of liquidity and high fungibility with other forms of wealth;
- societies have collective histories of building trust, confidence and mutual security into relationships that constitute a **social** wealth.

The framework becomes a behavioural theory when it proposes that most people utilise their assets to reduce vulnerability and increase certainty as coping strategies seeking sustainability. Only a few can afford to take risks and seek to accumulate. The focus in most livelihoods monitoring by literacy researchers is how does a literacy gain improve vulnerable people's capabilities to manage their livelihoods in a very challenging global economy.

Literacy interventions can be linked to this framework through a matrix that considers each asset in itself and also allows considerations of paired relationships (see the following Table). The fifteen linkages opened up in the Table are sufficient to show the astonishing range of ways in which literacy can improve economic livelihoods in theory, and our lack of knowledge of how literacy interventions do this in practice.

Each of these linkages can be examined in terms of whether it works to improve livelihoods through either market force or political advocacy. They also can be disaggregated for gender, social status, and disability analysis.

TABLE: A livelihoods framework for monitoring the impact of literacy interventions

	Social	Financial	Produced	Natural	Human
Human	More effective and transparent principal/agent relationships	Insurance and income smoothing, higher remittances from migration	Safe and efficient use	Claims to ownership/control of natural resources plus better health	Income raising vocational skills and more cost-effective schooling of next generation
Natural	Effective natural resource user groups	Mortgage indebtedness management	Environmental sustainability	Improved fertility and lower degradation/pollution	
Produced	Group sharing/leasing/hiring arrangements	Investment financing	Technological innovation with accurate specifications		
Financial	Micro-credit group stability	Cash flow management			
Social	More effective co-operation for advocacy and fairer competition				

In the discussion of each cell in the matrix that follows, we do not attempt to separate the pure reading and writing components from other aspects of adult basic education or literacy programmes, and so some caution is needed in estimating benefits. In particular, it should not be assumed that what works in one programme can be generalised to others, since the programmes may in fact be very different in terms of both content and approach.

- Human - Human: the clearest link, most literacy gains improve human assets in terms of potential productivity in current activities and increasing access to new activities. In this dimension, livelihoods analysis comes close to conventional vocational training. Oxenham et al. (2002) report that across several countries, there was virtual unanimity that people who had completed literacy courses tended to be more confident and more willing to take initiatives in developing their livelihoods.
- Human - Natural: some literacy gains can improve advocacy capability to secure rights over natural assets – but no examples of this were found in the literature consulted for this report. They may also improve awareness of health threats in the physical environment. Oxenham and Aoki (1999) report that studies from seven countries suggest that at least some of the graduates of basic adult education programmes change habits that affect health; and literacy may enable people to benefit from HIV/AIDS education campaigns (DFID, 2002). Comings et al. (1998) report that illiterate people in Nepal had difficulty understanding messages broadcast by radio, including health-related announcements, and that women who had completed basic education courses improved markedly in their comprehension of these messages.
- Human – Produced: some literacy gains assist making safe and efficient use of equipment, other produced inputs, and consumer durables; for instance, car mechanic apprentices on a training course in Nigeria wanted to improve their literacy skills in order to read manuals and to enhance their knowledge after the course (DFID, 2002). Participants in a programme in Senegal offering both literacy and technical training for agriculture and livestock raising, were 6 per cent more productive than a control group of illiterate farmers, although it cannot be determined whether this outcome was due more to the technical content or to the literacy skills (Oxenham et al., 2001).

- Human – Financial: literacy gains can improve access to insurance, other income smoothing financial instruments, and strengthen channels for remittances. Diagne and Oxenham (undated) report that participants in an enterprise management training and basic education programme for women in India became less hesitant about using credit facilities to invest in income-enhancing activities (although these authors do not attempt to analyse which aspect of the programme led to this change in attitudes or confidence).
- Human – Social: literacy gains can help achieve greater equality in principal/agent social relationships by removing the advantage of the more literate party. “Not being cheated” was one of the benefits listed by participants in an evaluation of adult literacy education in Uganda (Okech et al., 1999). Oxenham (undated) argues that potential entrepreneurs can generate more employment when they are sufficiently literate and numerate to deal with the complexities of laws, regulations, negotiations and contracts in a modern economy. DFID (2002) describes the case of the women’s savings and credit groups established by SOLVE, a Nepalese NGO. Though the groups were led by the small number of women with basic reading, writing and numeracy skills, introducing literacy and book keeping skills training within the groups helped to challenge differential power relations in the community and enhanced the groups’ contribution to small enterprise development.
- Natural – Natural: literacy gains may improve knowledge of how to improve fertility of natural assets and decrease environmental degradation/pollution – no clear examples of this were found in the literature consulted for this report,
- Natural – Produced: literacy gains may help choose more appropriate technologies to sustain the natural environment. An Integrated Pest Management training programme in Sri Lanka was enhanced when an

NGO offered some of the farmers involved in the programme an opportunity to improve their 'agricultural literacy,' such as identification, measurement, record keeping and form filling skills (DFID, 2002). Participants in the Functional Adult Literacy programme in Rukungiri, Uganda, reported that the knowledge they had gained on fuel saving stoves had helped to reduce the amount of wood fuel they used (Katahoire, 2001). Archer and Cottingham (1996) give examples from projects in Bangladesh, El Salvador and Uganda, of how adult education programmes stimulated participants to reconsider and improve their uses of land, water, crops.

- Natural – Financial: literacy gains may improve capacity to make fairer mortgage contracts and manage the resulting indebtedness – no clear examples of this were found in the literature consulted for this report,
- Natural – Social: Nepal has many examples of widely observed gains from greater literacy in the effective running of forest and water user groups.
- Produced – Produced: literacy gains may help record experiments in technological innovation as well as more accurately specify requirements for new technology. Carron et al. (1989) for Kenya, and Carr-Hill et al. (1991) for Tanzania, find that literacy acquired through adult literacy programmes assisted the spreading of modern agricultural techniques. In particular, Carr-Hill et al. (1991) suggest that new techniques were taken up first by richer, literate farmers, but this process also generated enthusiasm for the techniques amongst poorer farmers.
- Produced – Financial: literacy gains can open up seeking new ways of financing productive investment. Archer and Cottingham (1996) report an example of women in REFLECT circles writing away to raise money to have a tube well dug.

- Produced – Social: literacy gains may encourage collective approaches to investment to include group leasing and hiring arrangements. Following participation in a combined technical and literacy training programme in Senegal, a number of producer organisations emerged which were capable of marketing cotton crops, managing agricultural credit, improving community food security, and organising village stores for veterinary medicines and other supplies (Oxenham et al., 2001)
- Financial – Financial: literacy gains can help a household record and carry through improved cash flow management and take advantage of saving opportunities – household budget management appears frequently as a side effect in women’s literacy projects in many locations.
- Financial – Social: There are many examples of group micro-credit programmes being intermeshed with literacy training, such as the Women’s Empowerment Programme (WEP) in Nepal described by Ashe and Parrott (2001).
- Social – Social: there are many examples in which literacy gains increase capabilities in social co-operation leading to improved advocacy and/or ability to compete in markets. Diagne and Oxenham (undated) report that participants of one programme in India became more self-confident, more involved in group decision-making, and increased their involvement in community associations. Ashe and Parrott (2001) argue that the success of the WEP in the Terai of Nepal can be explained partly by the way it built on an existing strong tradition of savings and credit associations in the region. These authors also note some of the diverse ways in which the programme strengthened cooperation, not all of which related directly to the literacy gains. For instance, WEP groups exchanged visits and collaborated on joint

advocacy campaigns. In fact, the greatest effect on the lives of WEP members was judged to be increased self-confidence, greater role in decision-making, and cooperation among group members, rather than increased literacy or education per se. Comings et al. (1997) found that women who had completed a nine month course, in comparison with those who had only completed the first six months of the course, were more likely to be members of community organisations such as mothers' groups. There is a question of cause and effect here: it may be that women who were more active in such organisations were more motivated or more able to complete the literacy course. Perhaps the most likely answer is, as Oxenham and Aoki (1999) suggest, that there were "interaction effects" between pre-existing aspirations and educational experience; there are likely to have been causal links in both directions.

The livelihoods framework opens up a rich array of possibilities for assessing the economic benefits of literacy gains. The framework can be seen as providing a checklist for ex ante targeting of literacy interventions and/or ex post evaluating interventions.

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