Women's Empowerment Through Literacy and Livelihood Development (WELLD) Project
Rationale

India has the largest number of non-literate people in the world. Women’s literacy continues to be low, at only 54.16% as per the 2001 census. The women’s literacy rate for Andhra Pradesh and Madhya Pradesh stand below the national average at 51.17% and 50.28% respectively. If we de-segregate the data further we find that *dalit and tribal women are further discriminated against, with literacy levels being as low as 5 to 7% in the backward regions. In both Madhya Pradesh and Andhra Pradesh it is not unusual to find villages where not a single tribal or dalit woman is literate. The States and the Central Government of India have taken a number of initiatives to improve adult literacy through total literacy programmes, but these have rarely improved the situation of women.

On the other hand, the economic condition of marginalized people such as dalit and tribal women is becoming increasingly precarious. The processes of structural adjustment, leading to a withdrawal of state interventions for public welfare means that people have to become increasingly self-reliant for basic services such as health. The dismantling of the Public Distribution System and continuing unemployment will also result in increasing food insecurity among the urban and rural poor. There is clearly an urgent need to take initiatives to support people’s aspirations to improve their livelihoods, improve their literacy and related skills to build their own assets and incomes for survival.

The development sector in India has a long history of interventions in the fields of literacy, livelihoods and savings and credit. Although a number of them focus on women, there has been no clear program that links all three issues and relates it to overall empowerment. With this backdrop, the WELLD pilot project was launched in two states (Andhra Pradesh and Madhya Pradesh) in India with the support of the Ford Foundation. This project is largely influenced by successful implementation of WEEL (Women’s Economic Empowerment and Literacy) project by World Education (WE) in Nepal, which was also funded by the Ford Foundation.

Project Goal

The goal of the WELLD project is to develop an effective educational and asset-building model for women in India that can be easily adapted to local conditions and contribute to their empowerment.

*Dalit - Self naming as “broken people” by members of the scheduled caste community*
PROJECT OBJECTIVES
1. Women increase their literacy skills and knowledge, savings, credit and livelihood improvement
2. Local NGO partners strengthen their capacity to implement the program and be able to participate in its gradual expansion
3. Effective participatory monitoring and evaluation systems developed with local partners and women participants.
4. Policy makers and resource institutions enhance their understanding of innovations and integrate them with educational and asset building models for women’s empowerment.

ABOUT THE EDUCATIONAL AND ASSET BUILDING MODEL
The most important and innovative component of the current program is to provide women with the foundation for making their own choices for an improved quality of life. As an economic education program it helps women acquire the basic knowledge and skills they need to make informed financial and livelihood decisions. Once women have acquired the skills of reading, writing and math they can efficiently manage an independent savings and credit group. Also when they have the knowledge of how to analyze market forces they are better equipped to pursue viable livelihood options.

In other words, the ultimate goal of WELLD is to prepare women to master basic literacy skills and make informed decisions about whether and how to expand or improve their current livelihood activities or to take advantage of new livelihood opportunities. Women, by participating in independent and sustainable savings and credit activities will have access to the credit that they need to make their livelihood activities more successful. Without reading and writing skills, their ability to make use of market information will be limited, and without the skills to analyze livelihoods, their reading and writing skills may not lead to improved livelihoods fast enough. Combining them in one educational program positions women to make informed choices and take concrete action to move their lives forward.

As such, WELLD is not an ordinary education or women’s literacy program, nor is it a specific livelihood development program. It is, in fact, a holistic education package. The Project is specifically designed for the poorest and least educated women who, with all their potential, need the opportunity to gain the essential skills and knowledge they lack for taking active steps to improve their own and
their family’s lives. The program is carefully designed to start from where rural
women are at present and support them through the whole cycle of acquiring and
using the basic literacy skills and an economic knowledge base. The WELLD
concept of a “economic education model” brings into being a successful
mechanism for the “greater ability of the common people to make use of
economic opportunities offered by the market”, as argued by Professor Amartya
Sen.

PARTNERS AND THEIR ROLES AND RESPONSIBILITIES

World Education: Creating and piloting basic and post literacy materials and
training curricula. Developing the training curricula and materials that enable
implementing organizations to further implement and monitor the projects in the
field

PRIA: Strengthening institutional and program management capacity of the
implementing organizations

RADS, PEACE, (implementing organizations in Andhra Pradesh), Pradeepan
and CEROWC (implementing organizations in Madhya Pradesh),
Implementing and managing the project at the field level.

KEY ACHIEVEMENTS

At the level of women

➢ Women have acquired literacy skills. 50% of women are able to read and
write and are using their literacy skills to write provisions list, read
scrap paper and other private material. The women have also been
actively encouraged to test out their new knowledge with good results.

➢ Some of the women learners have clearly recognized and internalized the
need for literacy. Most of the learners are now sending their children to
school. Instances of women withdrawing from paid work and
sending them to school are quite noticeable. The women are also
encouraging adolescent girls to join the centers.

There is a growing interest in women to attend the literacy centers, which
is demonstrated by attending the classes regularly. They want to use their
literacy skills to acquire new knowledge. The women are currently
“active” learners in several instances. For example, some of them are
requesting facilitators to teach them to read bank passbooks.
Savings and credit activities are going on regularly and all the women have started taking loans either for consumption or for income generation. There are clear norms for saving, management of fund and extending loans. The women are demanding loans of a higher order so that they can invest in order to improve their livelihoods. Even though women are able to save only small amounts of money, they now have increased control in handling and management of their savings. Many women have started improving their livelihoods with credit and learning a skill support from the NGO partners. Inter loaning is taking place in some groups for consumption and livelihood purposes.

Women learners have shown dedication to become literate and take control of their own lives. In many instances during the program implementation they have demonstrated their newly acquired skills and confidence to deal with people in authority. Women in both the states are empowered to take up issues of social justice by demanding equal and minimum wages, intervening in village Panchayats and safeguarding citizen rights.

The women learners in different centers have tried to access government resources for community benefit. For example they are playing the role of a supervisory body to ensure that children are immunized, Anganwaldis run well and pregnant women receive pre-natal care.

Several women have emerged with great leadership potential. Women who were initially shy have changed dramatically and this can be clearly attributed to the "classroom" interactions. Sharing their views in a free atmosphere has developed in the women the confidence to speak publicly. Women learner groups are emerging as pressure groups and are demanding equal wages, streetlights and protesting against illegal confinements.

The women have also started demanding recognition and a place in public programs such as managing watersheds in their own villages. The women learners appear to take advantage of locally available opportunities and press for their rights.

Dalit and backward caste women in the learning centers have come out with strategies to influence political leaders, elected Sarpanchs of their choice and taken up public offices such as members of the Village Education Committees and as Ward Members in the Panchayat.
In tribal hamlets, the efforts of women to sit together and to learn together have clearly demonstrated a change in them. Consequently men in the community view them with new respect and are beginning to understand the linkages in the program (literacy - saving). In some cases village elders encourage women to go to the center. The family of the learners has been the most supportive. More and more women want to join the program.

At the level of Organizations

- Capacity building interventions have resulted in developing the confidence and skills of the project staff. They are able to motivate learners, create an enabling environment in the community, and contribute to curriculum development and support women in their management of thrift programs. The staff has also established links with local resource institutions and has gained the confidence to upscale the program in their own project areas.

- Regular capacity building has improved the facilitator's skills and resulted in developing a shared perspective of the program. Improved understanding of the process of participation and monitoring has led to the organizations holding, village meetings, ward meetings, individual support activity, use of street theatre and puppet shows and organizing exposure meetings to motivate communities.

- The facilitator's ability to articulate, share information and learn from each other is clearly enhanced. This is demonstrated by their capacity to move from the role of "a night school teacher" to becoming a community organizer. The facilitators have understood how to deal with adult learners in the classroom situation.

- The staff capacity for developing integrated literacy materials has improved because of their active involvement in pre-testing the materials. There is a definite change in facilitator attitudes to running the literacy programme.

- The series of training and orientation workshops have definitely helped WELLD team to improve their understanding of participatory development. This understanding has resulted in strengthening their interventions by seeking active participation of the community.
Capacity building on project management stressed the need to focus on problems and take into account the needs of people to ensure not only project success, but to meet development goals. Project monitoring by the facilitators led to self-reflection and learning. Collectively, they took up interventions to mobilize women, overcome family barriers, work with women with learning disabilities and to identify suitable income generation activities. The program interventions have supported the partners to develop appropriate monitoring systems collectively so that it moves from the base upwards rather than the other way around. Community-based monitoring systems were developed where the women learners themselves monitored their progress individually and collectively.

Capacity building on improving the financial management systems of the organisations helped in introducing financial controls and systems to ensure full returns on the money in the bank, ensure transparency and accountability internally.

This program has given their organizations a higher profile. In the case of AP, one of the implementing organizations feel that due to involvement in the projects like WELLD, their relationship with government officials has improved. The local officials have appreciated the fact that the rural women have acquired genuine literacy skills, unlike in government literacy programmes where they only learn to sign their names.

A review of institutional systems has allowed the organizations to collectively reflect on how to strengthen their organizations. Visioning exercises have helped the chief functionaries of the organizations to re-strategize the organization’s role in the current development scenario. They have also reoriented their roles vis-à-vis staff and external environment.

The capacity building has helped the organization development process. New methods of working, knowledge of monitoring systems and procedures have helped the organizations to manage staff resources better. The organizations have definitely gained some skills and understanding to implement a holistic model.

The process of upscaling the project and developing strategies for dissemination has been initiated by all the organizations. A resource kit has been developed (enclosed as list of publications) to assist in the upscaling of the project.
CASE OF BANDEMMMA

Smt. P. Bandemma of Kotrepalli in Ranga Reddy district is 30 years old. She is married to Shri Rama Swamy, who works as a laborer in a private factory. She herself is a tailor and earns a sum of Rs 1000 per month. Besides herself and her husband their family comprises of a son who is 15 years old and is studying at the intermediate level.

The family assets include one acre of land and a semi-pucca house in which they live. Bandemma, reflecting upon her early days after joining WELLD feels that she did not face any obstacles, when she began coming to the center initially. Her husband always encouraged learning. She and her husband have taken a keen interest in having the center located at their residential premises. Incidentally the Kotrepalli WELLD Center functions from residential premises.

Prior to joining the WELLD center Bandemma had joined the Akshara Sankranthi Center in the village, but did not continue to attend. Since she desired to study nevertheless, she joined the WELLD center. She was motivated by Ms. Satyavati, Executive Director, RADS. Previously, she had not learnt to read and write, even though she had attended classes at the Aksara Sankranthi Center for some time. It is only after having joined the WELLD Center in year 2000 that she learned how to write small words and read small sentences. She also reads newspapers. At present she is also learning simple calculations. Sometimes, in the absence of the facilitator, Bandemma will take the class and see that the women do not miss the class. She has been one of the fast learners in the class.

Previously Bandemma was unable to decipher the bus numbers and the names of their destinations. After having joined the center, she is able to read names on buses and their numbers. She is also able to recognize the milestones and the distances covered, while she is traveling. She has become alert to community action programs and social action programs. She has taken an interest in participating in community participation programs such as Janmabhoomi etc. She feels that officials who participate and conduct programs like Janmabhoomi etc are not interested in mobilizing women.

Bandemma says that she feels empowered, as she is able to recognize the importance of her vote. She felt that the village laymen led the people into voting blindly for certain candidates earlier and she too was taken in on several previous
occasions, as she lacked an opinion of her own on this issue. But in the recent Panchayat elections she gave a thought to the issue on her own, discussed it with other learners in the WELLD Center and then cast her vote.

A few years ago, she was a member of the local Mahila Podupu Sangam. But it was not functioning regularly. While in WELLD, she began saving in the Santoshimata Mahila DWCRA Podupu Sangam along with other WELLD Centers. She is saving Rs.20/- per month. She did not take any loan, but she encourages members to take loans at a small interest and use them for their urgent needs.

**CASE OF LAKSHMI**

Garupalli Lakshmi is 40 years old, she stays in village Tigul Narsapur in Medak district of Andhra Pradesh. Besides Lakshmi and her husband, Mallayya aged 45, the family comprises of Lakshmi’s mother in law (70) and her three sons, aged 21,18,16 and a daughter aged 12.

The family assets include five acres of land as well as a semi pucca house. Lakshmi and her husband work on their own land and grow maize, paddy, cotton and red gram according to the season. The total annual income of the family is Rs. 30,000.

Except for her first son who has studied up to 3rd standard and who helps them in the fields, the other children are carrying on with their studies.

Lakshmi had enrolled herself as a learner ever since the center opened in their village. She was motivated by the PEACE staff to join the literacy center.

Lakshmi felt that it would be useful to know how to read and write so that she is able to read the names of buses and also identify their number. She felt that she could not rely on other people always answering her queries when she wanted to go somewhere. She wanted to be self-reliant.

Prior to attending the center, Lakshmi was shy and diffident. She felt that as she did not know the retail rates of items, the local merchant cheated her. She also used to access loans from the local moneylender for a high interest. Her husband also never consulted her before making family decisions.

Lakshmi feels that after joining the center, she has become very active. She is able to articulate her views in public. She is participating in the self-help group meetings.
Lakshmi has actively participated in addressing some problems at the village level. Recently a woman of Tigor Narsapur village married a man of another village called Ellayagudem. However the man refused to take his wife home after the marriage. Lakshmi along with the other members of WELLD Center visited Ellayagudem to solve the problem. As a result of their intervention, he has taken his wife to his village and the problem has been amicably settled.

Lakshmi questioned the local merchant about the overpriced items in his shop. Initially the man refused to acknowledge this. She later approached the man with the other members of the WELLD Center. He still did not admit to pricing the items higher than their market rates. At this point the women decided to boycott the merchant. They now get their provisions from Gajwel or Siddipet but not from the local grocery shop.

Again as part of the Janmabhoomi program in their village, the women of the WELLD Center demanded that the officials lay down water pipelines. As a result of this the officials got pipelines laid within one month of the Janmabhoomi meeting. Lakshmi along with the other members of the center demanded that streetlights be put up on the road that they take to attend the night literacy center.

Lakshmi recognizes the importance of saving and the dangerously high rates of interest that local moneylenders charge. So, she took a loan from her self-help group and used it for digging a bore-well and used part of the capital for purchasing fertilizers and paying wages to the laborers, who did the work on her land. She is saving Rs.20 per month in Jyothi Mahila self-help group. It is under the Vasundhara Mutually Aided Credit Thrift Society (MACTS) of PEACE. Lakshmi also saves in chit groups in her village in addition to self-help groups.

As part of the exposure to the usage of biological pesticides and bio-fertilisers in this project, Lakshmi has begun using non-chemical fertilizers like tobacco juice and vermin-compost in her field and has benefited from it.

Her family supports her decision to become literate. So much so she has even motivated her neighbors to join the center.

Lakshmi feels that she has also become politically aware. She has actively participated in Panchayat elections, which were held in August 2001. The women of the WELLD Center made a unanimous decision to elect their village Sarpanch and they have done so.
CASE OF SHAMANTHA

Smt Ragula Shamanta, aged 30 years belongs to the Mudiraj community, lives in Doulapur, District. Shamanta’s family comprises of her husband, Chandrayya aged 45, mother-in-law aged 70 and her two daughters aged 11 and 8 respectively.

Their family assets include a pucca house. Shamanta works as an agricultural laborer and earns Rs 20 per day. Her husband is an electrician by vocation and earns Rs 900 per month. The family owns some agricultural land of their own. The annual income of the family is Rs. 40,000. Shamanta’s children go to school. Her older daughter is in the 7th standard while the younger one is in the 5th standard.

Shamanta has enrolled herself as one of the first members of the WELLD Center. She has been playing an active role in the center since its inception three years ago. She has also been saving as a member of the Manjeera MACTS group of PEACE. However when she was a leader/member in the self-help group she was not able to write her name. She could only give her thumb impression. She was conscious of her shortcoming on this front, and was often shy of giving a thumb impression.

Within six months of joining the PEACE Center, she learnt how to write her name, especially in the record books of Manjeera MACTS.

Shamanta acknowledges that many changes have taken place in her life after she joined the WELLD project. Prior to joining the center she was tempted to involve her children in “beedi” making. However after enrolling herself in the WELLD Center, she has realized the importance of literacy and changed her views on this subject, especially in the interest of her children’s future. On the issue of land, she did not know how much land their family owned. She also did not know about the ways of increasing the yield from the crop. She was unaware of the value of saving money; about the wages that she rightfully deserves for the work she is doing; about speaking in public and also about making a choice of a candidate in elections.

After joining the center she finds that she has become bold. She learned reading, writing, and simple mathematical calculations. She has also participated in community action programs like Jannabhoomi. At one of the meetings she complained to the officials about the lack of teachers in her village school. As a
result of her complaint, five Vidya Volunteers were appointed in the village. She also complained about lack of a compound wall around the school. Fencing has been erected around the school now. Some plants are now growing around the school.

Shamantha played an active role in some issues related to the women of the village. She saved a woman who was suffering due to dowry demands made by her husband and other family members. Shamantha intervened, and told the family about their responsibilities towards their daughter-in-law. After that they were bitter with their daughter-in-law for making the matter public. Later some more disputes arose among them and they then decided to seek divorce by mutual consent.

Shamantha feels that as a result of becoming literate she has benefited a lot. One of the benefits has been that she has realized that the local merchant was cheating them. On one occasion when she sent her daughter to purchase soap at the local grocery shop, her daughter came from the shop claiming that the shopkeeper had charged her Rs. 13 for the soap. Shamantha checked the paper covering the soap and found that it read Rs 11, the real price. She went to the shop and demanded that the shopkeeper return the remaining two rupees. She said she had read the price printed on the packaging and he could not cheat her. The shopkeeper apologized and gave back the two rupees to her. After this incident she has been telling women in the village about the importance of literacy.

Another incident that she recounts is one that had happened in the custard apple harvesting season. In the winter of 2001, Shamantha as usual went to forest to pick and collect custard apples. After the picking was over, the contractor read out names of the people who had participated in the picking and how much they would receive. She found that some of the women’s names were not on the list even though they had worked that day. Also she could now count the number of custard apples that she had picked. She took the list from the contractor and read out the names herself and also the number of fruits picked by them and then helped the contractor make a correct and honest calculation.

A year ago, Shamantha got her brother-in-law’s children released from bonded labor. Her brother-in-law’s children were working in a poultry farm as bonded laborers. She went to the place where the children were working and paid the Rs. 2,000 that her brother-in-law had borrowed from the poultry farm management, and got the children released. After that she admitted them into the
summer education camp in Jagdevpur, organized by PEACE. Later she got them admitted in the Gajwel hostel.

She is saving Rs.20 per month in Jyothi Mahila self-help group that comes under the Vasundhara Mutually Aided Credit and Thrift Society.

Initially, Shaimantha faced a lot of problems when she came to the WELLD Center. Her husband would shout at her against going to the center. He used to question her, "Why do you go to WELLD Center at this age these days? What will you get?" etc. He also created a scene once at the learning center. But she continued to learn despite all these objections.

Shaimantha has been a member in Manjeera MACTS also. She accessed loans from her saving group. She used that amount for purchasing cattle, digging a bore well, buying a generator for irrigating the fields. As a result of this the family's economic position has also improved. She made a profit of Rs.40,000 to 50,000 from agriculture. She is also saving in a post office in addition to the self-help Group.

Shaimantha is one of the ten WELLD learners being trained by PEACE to become a bookkeeper of the self-help group.

**CASE OF LACHHAMMA**

Lachhamma is an agricultural laborer living in the village Golapalli (Medak district of AP). She is a scheduled caste woman and is living in the village with her husband Mallayya, two daughters and two sons. She joined the center in 1999 and is a non-literate. Her primary livelihood is from agricultural labor. She does farming along with her husband on their land. She is basically an introverted, calm and shy lady. She has a habit of talking very little with even her co-workers. The PEACE people were responsible for motivating her to start coming to the center. At the beginning, she did not have much interest in coming to the center. But the facilitator and other NGO staff used to go to her house to motivate her, her husband and other family members. Now she reads well, mingles well and even talks with the other learners. She even talks with NGO heads and clarifies her doubts. Now she participates very well in the group meetings and expresses her views boldly in front of the group. Her husband Mallayya used to work as wage earner. She convinced her husband to leave that work and made him to do farming on his own field. They have taken a loan from a savings group and purchased a buffalo.
She is at the 16th lesson of the 3rd booklet of BLC. She can write numbers up to 200. She can do simple additions, subtractions. She is now a group member in Sangham and also in the Vidya committee. She thought of contesting in the recent local body elections for the post of sarpanch but as there was no reservation for SC category for the post of sarpanch, she dropped that idea. But she along with other center members had a discussion about the right person to vote for. They acted accordingly and voted for the ward member Swaroopa’s husband.

Some villagers are feeling proud and happy with the changes in Lachhamma, while others are feeling jealous. One of the Sangham members (Balanarsamma) died recently (1.2.2002) and her family’s financial situation was so pathetic that there was no money for her death ceremony. At this stage, Lachhamma took the initiative, she called all the center members for a group meeting and discussed the situation. All the center members contributed some money (Rs 500/-) towards Balanarsamma’s death ceremony. Villagers were shocked and moved with the initiative taken by Lachhamma. Now Lachhamma proudly says that ‘all this confidence is merely due to the encouragement and learning at the center’

**CASE OF RAMDA BAI**

Ramda bai is a pleasant looking woman, about 35 years old with a ready smile and lives in village Godkidhana of district Betul, Madhya Pradesh. She lives with her husband Ram Singh and five children. She belongs to the Gond tribe.

Ramda Bai is a member of the ‘Vedchi’ Mandal (group) formed in 1999 as part of the WELLD project. Members of the mandal feel proud reading aloud from their ‘Nai Rah’ literacy primers whenever outsiders visit their literacy center. This is their way of showing that they can read words and sentences; make simple calculations like addition, and subtraction. Some women members can write the names of their village, husbands and children.

Ramda bai is one of the vocal and confident members of the mandal, as she is always ready to give information and share the progress of women learners of the mandal. But, she admits, ‘I was not always like this’.

Married at the young age of 15 years to Ram Singh. Ramda bai went from one poor family to another, she struggled with her husband to make ends meet. To earn sufficient money, she often migrated to neighboring states as an agricultural laborer on other people’s land. Often, like many other women, she was abused and ill treated.
Lack of livelihood options in her own village forced this situation upon her. Unable to read and write, she was often cheated while receiving daily wages, or during transactions at the haat. Whenever she saw the Government official’s jeep approaching her village, she would lock herself into her house, as she feared strangers. Her inability to communicate, especially with strangers, eroded her confidence. She could not speak Hindi and was therefore apprehensive.

All the above problems made it very difficult to pull along without any money. Starting her day’s work from dawn by grinding grain, cleaning, cooking, working on the field, returning to look after the children and cooking again, she, like most other women in her village knew nothing about the outside world, or of the many informative issues being raised. And of course she could not read and write. Control (and spending decisions) about money and other small the household decisions were taken by husband Ramsingh. It was always difficult to make ends meet, especially with expenses at festivals, children’s education, money for manure and seeds for the fields.

This state of poverty, when combined with the lack of knowledge and information about the market rates of agricultural produce, Government schemes etc further robbed Ramda bai and her family of many opportunities.

However, Ramda bai claims that after she began to read and write, she developed a lot of courage and confidence. Members of Vedchi mandal report that initially Ramda bai would shove away her literacy primer, ‘Nai Rah’, and pose a question “Is this reading and writing going to get me income?” The persistent efforts of others to make her attend the literacy class were finally rewarded. Ramda bai did develop an interest in the books.

Earlier she used to hesitate, ‘how will I hold the pen, how will I write?’ She now reads Hindi fluently. Most of what she reads in the WELLD curriculum informs her about different issues – importance of maintaining hygiene, role of the Panchayats, the money lender, importance of living with trust and unity, usefulness of educating the children, and varied mathematical calculations.

She sums up the change in her by narrating an incident, “Once when I had to go to the market I was offered a lift in a passing jeep... but I did not take it. I didn’t know the strangers and I had the courage to refuse them. I waited for the bus without getting scared. Earlier, I would not have had the confidence to talk to strangers. I was very shy and did not speak to anyone. Since the literacy class has started, I have really got a lot of knowledge and information.”
Once the forest guard scolded her regarding payment of interest over Mahua (or other Minor Forest produce) she reports “but I did not get scared. We had earlier debated and discussed in our group that we would not pay any share of our wages to the middlemen.”

Our group has helped in raising our source of income. Earlier we never used to get our share of the donna-pattal, now as a group we ensure that we get fair wages for our work.”

Ramda bai adds that even within the household, there have been small but significant changes, “my husband now regards me with respect, at least he has stopped beating me, I feel he pays more attention to me than he did before. He even helps me with the cooking.” She has also begun to appreciate the benefits of saving small amounts of money each month. This saving was very useful when she fell ill.

She has been able to go to the Gram Sabha to get some benefits for her son who was disabled by polio as there had been no immunization against polio provided in the village. She states, “I have joined the group so that I can progress…. we all (women of the village) have to progress. The mandal is a good place. It helps to resolve minor fights and squabbles between us women.”

**CASE OF CHOTI BAI**

Choti bai lives in village Samardha. She was married at the age of 9 years, but when she came to her husband’s home she was 15 years old. Even though she was illiterate at the time, her husband had studied till 10 standard.

Choti bai has three sons two of them attend the Balwadi and the eldest goes to junior school. Her daughter is still too young to attend school. She is busy in the mornings with cooking, washing and cleaning. Then she sends her sons to school, and later, if it is the season, she goes to work in the fields. But, off-season, when there was no such work in the fields, she used to linger around in the neighborhood, just chatting and idling away time. She was illiterate, therefore she used to have the urge to study often, but felt helpless – the mere thought of learning to read and write seemed impossible.

Often, whenever she used to go to purchase household goods, she was scared that she may pay extra money for them, and in turn be scolded by her husband. In fact, she was even scared to step out of the house to go out anywhere far. One day she learnt that a Literacy Center was being opened in her village. She met
the *didi* (NGO staff) and asked her ‘what will we do after we learn to read and write?’ But she soon learnt that even at this age, it is important to be literate. She agreed to go to the Literacy Center.

But, Choti bai was very shy. She would wonder what others would say about her going to read and write. Somehow, she managed to have the courage and continued to go to the center. She found reading and writing (even holding the pencil) very difficult; later, she started enjoying sitting with the rest of the women of her village and trying to learn new things.

Soon 15 August, Independence Day approached. Till now, she had thought that little children recited poems and sweets were distributed to them on this day. But now she learnt that it is a day for celebrations for adults also, it was during this time that she became a part of the Savings and Credit group and started saving a little amount of money each month.

Choti bai understood that she would not be able to save large amounts of money but by saving little amounts, it would become a big amount some day. She would be able to use this money in her times of need in the future. Today, she is proud to say that her group, named ‘Premi Mandal’ has an account in the nearby bank.

Choti bai’s family has agricultural land and agriculture is a major source of livelihood for her family. But, after she became a member of the ‘premi mandal’, she is able to take stock of how much money there is in her account, she even takes care to see that her pass book is updated. She has begun to understand things very well. She can read well. She can even read prayers from her book of prayers! As a group, her mandal is involved in collective discussions about their village conditions; the group has tried to see that the Balwadi in the village functions well. She has started teaching and helping her children with their studies at home. She says, “with this, respect for me at my home has increased visibly.”

In the ‘Premi’ mandal, the group members sit together and listen to each other’s problems and worries - not only that, they also discuss how some of these problems can be solved or handled.

Choti bai says now she is comfortable. The difference in her life after joining the Literacy Center can be seen. She says, “I can surely say that I am living an improved life and I am very happy with my family’s support.”
CASE OF KAMLICHAUHAN

There are about 68 families in village Makra of Bhimpur block in district Betul. There are approximately, 217 females and 225 males in the village. Most families are dependant upon agriculture as their chief source of income. The people are facing many difficulties – the land is not very fertile, so adequate produce is lacking. Therefore, during the harvesting seasons, most of the men and women, migrate to neighboring areas, or work as agricultural laborers on other's lands.

In this village, even the basic facilities were missing - there were no school or health services. Nobody realized the importance of vaccinations, or maintaining hygiene. The most common practice was to migrate to other areas to earn some money. However, even then, there was exploitation of women and fair wages were a distant reality.

Kaml Chaauhan who belongs to the Gond tribe lives in Makra with her family of 1 daughter, 3 sons and her husband. For their sustenance, Kaml and her husband work on their fields and also as agricultural laborers during the harvesting season. They also migrate when they need work. During certain seasons, Kaml also collects minor forest produce (MFP) and earns a bit of money by selling the same.

Kaml bai is a sweet natured woman and reminisces about the difficulties she used to face a few years ago. The problems were mostly financial in nature and often got aggravated when her husband also could not earn enough to support the family. Often, her family had to give money towards “nizar” to the forest officials; money borrowed from the local moneylender had them caught in a perpetual debt cycle, adding to their worries.

Kaml bai gives the instance of ‘Pragati mandal’, to elaborate how her life has been positively influenced. It was here that she slowly learnt to read and write, speak to other women and, even gain self-awareness. In the monthly meeting of Pragati mandal, it was mutually decided by the women members that the savings amount of Rs. 3000/- should be invested in a productive venture. Since the colorful festival of Holi was also approaching fast, the village people would make purchases. They decided to open a shop, and stocked it with cloth and cosmetics. The shop was opened in the village, and the responsibility of running the shop rested on Kaml bai along with two other women. Kaml bai feels that this was a good venture for the women, especially in terms of their exposure to
the local markets, and in earning some profits.

In fact, the group has also been successful in reducing the intake of liquor in the village.

Kamla bai claims, 'after joining the group, some changes have taken place, and there is a feeling that I am doing something useful. It was difficult for me to join the group, as my husband would not allow me. Then when some of the other group members talked to him, he relented'. As a vocal and confident member of the group, she is recognized and valued by the village. She has also been to Chhatishgarh as part of an exposure visit and says that she will use her learning from there to bring about some changes in her village.

Kamla bai visits the Social Panchayat and attends the Gram Sabha meetings regularly. Apart from this, she also takes the initiative and takes an active part in celebrating important events of national importance like Republic Day and Independence Day.

Kamla bai says, “My life is different from what it used to be. Earlier I merely used my thumb impression in place of signing, and had to be content looking at the pictures. Today, no one can fool me. I can read well and I do not feel alone. I am happy within the ‘Pragati Mandal’.

CASE OF IMRAT BAI

Imrat Bai is a young woman, not more than 25 years old. Imrat Bai lives in Semri village of Mandideep block in district Bhopal. It is a small village with approximately 320 houses. Major sources of employment are agriculture for the men and women and going to the nearby factories for men. Mostly soybeans, grains and pulses are grown in the region.

Imrat Bai is a member of the ‘Durga’ mandal which started on 3 Nov, 2000 and was formed under the WELLD project. 13 women from the village are members of the mandal. They meet every day for the Literacy class in which they develop their reading and writing skills. As an integrated part of the project, the women also carry on savings and credit activity in which they save fixed amounts of money every month. From this joint group account, the women members can borrow money from the group for their expenses pertaining to health care, agriculture, cattle, manure etc. Imrat Bai is one of the office bearers of the mandal. She holds the post of “treasurer”.

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Now living in a joint family, Imrat bai had attended school for a very brief time before her marriage. After having married Mohan, she had her home and routine household work, but no opportunities for continuing her education. She forgot everything totally. Not having children, for a long period after marriage, she was pressurized by society to ‘abstain’. This abstainence includes dressing simply, not going out of the house, not attending functions and ceremonies like marriage, birthdays etc. “I could not attend my grandmother’s funeral” she says in despair. This custom also pressurizes her to avoid consuming certain foods like milk, jaggery, turmeric, coconut, to name a few. She was limited to living her life in her room, after the household chores were over. On the outside, Imrat bai looks distinctly different from other women of her age group. Unlike others, Imrat bai does not wear the characteristic red vermillion (the Hindu symbol for a married woman) on her forehead; neither does she wear any of the usual jewelry that most married women wear. She had lost hope in life.

Imrat bai’s in-laws’s house is the center of sorcery, which is performed on fixed days of the month by her elder brother-in-law. People from within and outside the village come with their problems. But Imrat bai’s problem remains unsolved. Several gods and goddesses have been propitiated but there has been no result so far.

Over the years, Imrat bai has suffered great mental trauma. Visits to her husband, and her inlaws reveals that they are more inclined toward getting Imrat bai treated by a local ‘baba’ than a doctor. Also, both in-laws and Mohan refuse to accept that Mohan himself may require treatment.

Amidst all this, Imrat bai joined the Literacy class of the WELLD program. Her group members say Imrat bai is the most hard-working woman in the group.

“If I have found meaning in my books” says Imrat bai. She feels that if she diverts her energies to reading and writing, things will be easier for her. “I feel good. I (can) think about my problems with a cool mind, and then I feel I can face these problems. This is because I have started to read and write. I have developed confidence. I even have a little money in my name.”

In her own words, Imrat bai says, “I study at night so no one shouts at me”. Her husband cannot read and write, and initially he opposed her joining the literacy group, but he was persuaded by other women members to allow Imrat bai to join the center.
Imrat bai finds it helpful that “all of us together discuss our personal problems.” Though she had been hearing a lot about the issues that are in the lessons, but after reviving her literacy skills, she understands the way they are tackled in the center, in an interesting and attractive manner. She now feels happy that she could get sometime to come out and forget her problems.

Imrat bai picked up fast and started helping other members of the center also. What interested her most in the literacy materials is the Post Literacy Curriculum (PLC) book ‘Pragati’. She says that she loves reading about the bank, the types of accounts and above all the calculation of interest – “So when we borrow money I am the one to calculate the interest “

Imrat bai admits that she started coming to the literacy center with a certain degree of skepticism. But as she progressed, she says, she gained more confidence because she helps others too.

The center has helped her a lot because she now uses her skills in managing the accounts of the household expenses. Not just this but the scraps of paper that used to lie about in her house are of use to her. She reads them.
LIST OF PUBLICATIONS

Velugubata: 2001-2002: World Education: (Telegu)
This is the basic literacy package in Telegu which includes 3 booklets and 23 lessons. It has been designed and developed to help illiterate participants to gain basic literacy skills like ability to read, write and do basic math. It is also intended to encourage women to form the savings and credit groups.

Podupubata (2001): World Education: (Telegu)
This is the post literacy package in Telegu and has 15 lessons. It has been designed and developed to help participants to strengthen their literacy skills, problem-solving skills and increase their knowledge of Self Help Group formation and management.

Nai Raah (2001-2002): World Education (Hindi)
Nai Raha Basic Literacy primer has been developed for women learners in Madhya Pradesh. It contains 25 lessons on savings and credit, health, environment, social and empowerment issues.

Pragati (2002): World Education (Hindi)
This is the post literacy primer, which deals with the specific issues pertaining to the project. This primer has 14 lessons on group formation, management of group, leadership, group account, group work, business, planning, home budget, skills and linkages.

Velugubata and Podupubata Facilitators Guide : World Education (Telegu) and Nai Raah and Pragati Sahayaugi Pustika : World Education (Hindi)
These guidebooks are intended for facilitators of the centers to facilitate the learning in the groups of women.

Abhilaasha (2002): World Education (Hindi)
This is a livelihood improvement workbook for the participants. It contains the lists of strengths that one could mark, the forms for various purposes like the market survey and calculation of profit and the seasonal calendars that need to be filled in for ascertaining the time available for an enterprise.

Meri Pragati : 2002: PRIA and WE (Hindi)
This is a Community Based Monitoring System developed for women learners in Madhya Pradesh under the project WELLD. It is a self-monitoring booklet for women in the project to map their progress against the indicators on literacy and savings and credit.

Meri Pragati Instructional Guidebook: 2002: PRIA and WE (Hindi)
This guidebook is intended to assist the facilitators of the project-WELLD. It elaborates steps and processes that facilitators should keep in mind to help women learners to use the ‘Meri Pragati’ booklet effectively.
Naa Pragati Soochika Pustakan: 2002: PRIA and WE (Telegu)
This booklet is prepared for AP women learners under the WELLD project. It is a community-based monitoring tool for the women to assess their progress in the project against the indicators on literacy and savings and credit and livelihood.

Participatory Project Management: Insights from WELLD: 2002: PRIA (English)
This manual on Participatory programme management explains all the stages of project management with steps and methods by highlighting the case of WELLD. The manual offers important insights into various stages of the project management-appraisal, planning, designing, implementation, review and evaluation and withdrawal.

Women’s Empowerment Through Literacy and Livelihood Development, Madhya Pradesh, India (WELLD): 2002: World Education (English)
This fact sheet explains about the project, integrated model, partners, and their roles in the project implementation and key responsibilities. It gives a view of how the project operates in Madhya Pradesh.

Besides the above-mentioned printed documents, the following are publications which are yet to be printed:

Training Modules World Education: (Telegu): These are developed to enable the Facilitators, Supervisors and Coordinators to develop an understanding on the concepts and principles of adult Education, Principles of Adult Teaching and the difference between Formal Education and Non-Formal Education, methodology to be adopted in the center.

Livelihood Improvement Workshops Package: World Education (Telegu): These directly complement and reinforce the savings and credit materials used during the Post Literacy of the WELLD Project and consist of seven training modules. They have been designed to enable women participants to make more informed decisions about their livelihood issues. The livelihoods workshop sessions provide women participants an opportunity to assess the viability of their current economic activities, understand how to add value (or expand them), and assess alternative economic activities, which may warrant a small investment of credit.
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