

implementers in a world dominated by men. Program members get the knowledge, skills, and courage they need to develop the resources in their own environment. They become self-sufficient—able to provide for themselves and their families.

### SELF-SUFFICIENCY IN ACTION

ProLiteracy works with program partners serving women in local communities in Asia, Latin America, Africa, and the Middle East. Most partners are grassroots organizations already working with very poor and marginalized women. ProLiteracy provides direct grants, training, and the technical assistance these partner programs need to integrate literacy programming with their other services. Today, women in all these programs are developing the knowledge and resources they need to help them increase and sustain their self-sufficiency.

### Savings Groups

Members of the *Nueva Vision* women's literacy and savings group near Parras, Mexico, meet for what has become a weekly community ritual. One at a time, each woman removes her own handsewn coin purse from a single communal lock box and places two pesos into the purse as the others applaud. Purse and pesos are returned to the box and re-opened the next week for another deposit. In December, each woman will

have accumulated enough money to buy modest Christmas gifts for her children. This simple savings process not only finances the family's Christmas, it also provides an initial experience with savings, individual financial planning/discipline, and group action.

### Small Business Enterprises

The people of Maradi, Niger, have a serious transportation problem. The city has become the commercial hub of Niger, but taxis and motorcycles are rare, and traveling within the city is difficult. To address the problem and meet the needs of the women in her organization, Mrs. Haoua Diatta, founder and president of Micro Credit in Africa (MICA) Inc., started the Oxcart Project. MICA gives village women the opportunity to invest in an ox and a cart, which they then rent to villagers in need of transportation for many purposes—as an ambulance, to take produce to market, or to transport craft goods, for example. By saving what they earn, the women eventually can purchase their own oxcarts; MICA uses its revenue to purchase carts for other villages. A donation of \$280 U.S. dollars buys one ox and cart, and benefits that far exceed the initial costs.

### Microcredit Initiatives

The Rural Development Association of Yilong County (RDAY), a ProLiteracy

partner in China, has established a strong microcredit program. During an RDAY literacy activity based on treating diseases with folk prescriptions, Mrs. Zhang, an RDAY student, learned that her husband's recent illness could be treated effectively with honey. Mrs. Zhang purchased a half-kilogram with 10 RMB (\$1.25). After taking the honey for some time, her husband's condition improved significantly. This gave the couple the idea to raise honeybees; they asked RDAY for a credit loan of 1,000 RMB (\$126) for the project. They raised ten hives of bees and, after a year of hard work, they were able to generate income for their family in addition to repaying their loan. With the help of another microcredit loan, the Zhangs expanded to 40 hives last year.

<sup>1</sup> The Project on Global Working Families, [www.hsph.harvard.edu/globalworkingfamilies/intro.htm](http://www.hsph.harvard.edu/globalworkingfamilies/intro.htm).

<sup>2</sup> USAID, *Women, Men and Development*.

<sup>3</sup> World Bank, *World Development Report 2003: Sustainable Development in a Dynamic World*.

<sup>4</sup> World Bank, *Gender Equality & the Millennium Development Goals*, 2003.

<sup>5</sup> International Labour Organization, *The Feminization of Poverty*, 1996.

<sup>6</sup> USAID, *Women, Men and Development*.

<sup>7</sup> UNESCO, *Adult Education in a Polarizing World*, 1997.

<sup>8</sup> UNESCO, *Education for All Global Monitoring Report, 2002: Is the World on Track?*

<sup>9</sup> UNICEF, *State of the World's Children*, 2001.

<sup>10</sup> Women's Learning Project, Facts and Figures: Human Rights, 2000-2003, <http://learningpartnership.org/facts/human.phtml>.

<sup>11</sup> Women's Learning Project, Facts and Figures: Human Rights, 2000-2003, <http://learningpartnership.org/facts/human.phtml>.

<sup>12</sup> The African Woman Food Farmer Initiative, *Overview on the Initiative*, <http://www.thp.org/prize/99/overview.html>.



# Literacy and Self-Sufficiency for Women

## WOMEN IN LITERACY: CRITICAL ISSUES IN LITERACY



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Women around the world make significant contributions to the economic life of their families, their communities, and their countries.

Over half of the world's women are part of the paid labor force,<sup>1</sup> while millions more earn a living in small, informal, often home-based enterprises. Still others are subsistence farmers, performing back-breaking labor to feed themselves and their families. In the developing world, women make up roughly 67 percent of the agricultural labor force and produce more than 55 percent of the world's food.<sup>2</sup>

Add to this the countless hours many women work to carry fuel, wood, and water, prepare meals, and care for their children.

Despite all this, vast numbers of women still do not earn enough to keep themselves and their families out of poverty.

The combined contributions of women who have advanced in education and legal rights have helped their countries' economic growth. Women freed of traditions that discriminate against them and given access to resources can be a major factor in worldwide development.

Global development problems are not solved at the global level alone. It also is necessary to address economic development at the neighborhood, village, and individual levels. And women who are able to confront the challenge of changing themselves and their realities are an important economic development factor at these levels.

Women in ProLiteracy partner programs in 65 countries are reading, writing, discussing, and creating new realities, often in the face of the most entrenched social and cultural obstacles. These women are discovering how to restore health and self-sufficiency to families and communities severely impacted by poverty.

ProLiteracy, through its Women in Literacy program, is committed to promoting literacy efforts through which women transform themselves, their families, and their communities, laying the foundation for a world in which there is enough for all.

## POVERTY

Of the world's 6 billion people, 2.8 billion live in poverty, defined by the World Bank and the United Nations as earning less than \$2 per day. More than one billion people live in absolute poverty, earning less than \$1 per day.<sup>3</sup> While it is difficult to assess, there is widespread consensus that women, the elderly, and racial and ethnic minorities are the most disadvantaged.<sup>4</sup>

Women everywhere tend to be more isolated than men from the resources they need to provide for themselves and their families. Yet women are becoming more responsible for supporting their families. The number of households across the world headed by women has increased, with the percentage reaching almost 50% in some African countries and the Caribbean.<sup>5</sup>

## Limited Opportunities

Women often are limited in providing for themselves by sexism, tradition, and law. They have restricted access to education, training, property ownership, financial credit, and other resources needed for self-sufficiency.

Because laws and customs governing most of the world's women favor husbands, brothers, and sons, women often have little control over income and property, even when they accumulate it through their own enterprise. Women's roles in society may be so rigidly defined that they cannot choose the work they will



do; for example, tradition in some African countries dictates that women may grow only subsistence crops while men grow cash crops for market or export.

Absent from the market economy, women in subsistence agriculture and other unpaid work are omitted from educational and training programs. Agricultural extension programs that could show women how to alleviate hunger often bypass this invisible army of women farmers.

Women make up over two-thirds of the agricultural labor force but female farmers are given only five percent of agricultural extension services and own less than two percent of all land.<sup>6</sup> A study of credit in Kenya, Malawi, Sierra Leone, Zambia, and Zimbabwe found that women received less than 10 percent of the credit awarded to smallholders and only one percent of the total amount of agricultural credit. Without credit, women lack the income opportunities they could use to feed themselves and their families.

## Lack of Literacy

Education is a major factor in improving self-sufficiency for both men and women. Research shows that countries with higher literacy rates have higher gross national products.<sup>7</sup> Men throughout the developing world enjoy greater access to education than women. Globally, over 104 million primary school-age children are not in school, and 57 percent of these children are girls.<sup>8</sup> In the least developed countries, 45 percent of girls are not in school, and nearly 40 percent of those who are will drop out before they reach secondary school.<sup>9</sup>

Girls stay at home to help their mothers with the endless rounds of household chores. Parents spend what little money is available for school fees to send their sons to school, because sons have more earning potential than daughters.

Children who drop out of primary school often become adults who cannot read or write, and the education gender gap is reflected in adult literacy statistics.

## Low Wages

In all countries, women are paid less than men;<sup>10</sup> that can be as much as 30 to 40 percent less when women perform the same work as their male counterparts.<sup>11</sup> In developing countries where women have flocked to low-paying jobs in the booming export trade, that gender wage gap is increasing.

Women in developing nations are concentrated in the lowest-paid occupations, working as agricultural laborers, maids, or assembly-line workers, without job security and protection from work-site hazards. At home, they work another four to five hours on household chores. In Africa, women provide 90 percent of the water, wood, and fuel for each household, often carrying on their heads jugs that weigh up to 70 pounds, walking three to six hours each day to fetch water and firewood.<sup>12</sup>

Cut off from the resources needed to change their conditions, and isolated from other women with whom they could create a new reality, millions of women are without the knowledge and skills they need to shape the local and national policies that impact their lives.

## FOSTERING SELF-SUFFICIENCY THROUGH LITERACY

### Women in Literacy

ProLiteracy's adult literacy programs traditionally have attracted more women than men. As a result, ProLiteracy formalized its expertise in developing literacy services for women in 1991 when it launched its Women in Literacy initiative. The program has since reached over 1.6 million women in 65 developing countries. ProLiteracy's Women in Literacy programs are designed to enable women to acquire the listening, speaking, reading, writing, and math skills they need to solve their everyday problems while they also learn to cooperate with others, develop the self-esteem they need to create change, and take part in action projects that help them rely on themselves.



### Basic Skills Instruction

Many grassroots credit and microfinance programs have ignored the important complementary basic learning and community action skills that are essential to the long-term success of small enterprise. For example, participants need basic math and literacy skills to keep records and allow their businesses to grow. The reality of threatening health, sanitation, crime and environmental conditions also undermines the success of an otherwise viable microbusiness effort, in some cases. A microfinance program combined with a sound problem-solving literacy and action initiative can help participants overcome these obstacles and truly become self-reliant.

### Cooperation

In cooperative learning circles, women from the same villages or neighborhoods with common life problems share information, knowledge, and skills. Each woman actively contributes to the learning of the others and together, they develop a sense of community that becomes a source of encouragement and strength; relationships develop over time and enable the women to carry out increasingly complex activities.

### Self-Esteem

Women restricted by gender and poverty may find it process addresses this— from

the first day, learners are expected to choose what, where, and when they will learn. Teachers serve as facilitators and everyone is expected to participate as an equal. The literacy group itself becomes the arena where women learn to shape their own lives.

### Action

Women apply new literacy skills and gain the additional information, knowledge, and skills they need for self-sufficiency during group action projects. In most ProLiteracy programs, projects such as agriculture and aquaculture, sewing and/or weaving cooperatives, and microenterprise of all kinds, teach women how to increase family resources and income.

Women also develop the community resources they need for economic growth, leading projects that build wells, roads, and shops, organize credit unions, promote electrification projects, and advocate for improved employee safety and wages.

These projects often have humble beginnings: a small plot of land given over to experimenting with a new crop or the decision to make a few extra items of clothing to sell. The women gather what they need to plan their projects, time learning how to organize for action.

### Self-Sufficiency

Literacy and action projects enable women to become initiators, planners, and