

AT A GLANCE

Literacy and Financial Education Programme



“Literacy is not just reading and writing but the ability to write one’s life and read one’s reality”

Paulo Freire, 1985

Aims:

- To empower participants, in particular women with **literacy and numeracy** skills
- Enable communities and families to **discuss important issues** such as gender, human rights, health and sanitation
- Enable literate participants to set up

Background to the Literacy and Financial Education Programme:

The programme began as a three-year pilot programme commenced in 2000 in eight dioceses in three countries: Burundi, Malawi and Sudan. In 2004 the programme continued and expanded into a further two regions in Burundi and three in Malawi. In 2010 the Programme developed into the Mothers’ Union Literacy & Financial Education Programme (LFEP) and now incorporates business skills and savings knowledge and operates in a total of six regions of Sudan and three regions in Malawi. In Burundi the LFEP has now trained 110 facilitators in saving group formation and enterprise development for them to pass onto their literate learners across the country.

Why Literacy and Numeracy?

Learners have identified many reasons for wanting to be literate. Being illiterate has been a major factor in limiting women and girls’ capacity to improve conditions in their homes, families and communities. It has also prevented their full participation in community affairs and administration. In many literacy programmes, numeracy is marginalized, yet numerical tasks are high on the agenda of many learners. The most common numeracy priorities for learners joining circles are to not be cheated at the market, keeping basic accounts, understanding what medicine to give to children and how often and to read instructions on goods.

How does it work?



Step 1: Sensitisation

The programme aims to bring gender – sensitive literacy and numeracy skills to the poorest and most marginalized areas. Through a sensitization process, MU LFEP Trainers undertake community needs assessments and invite communities to implement the programme and set up a literacy circle. Communities that wish to proceed are encouraged to form a local steering committee. The role of the steering committee is to provide moral support and advice for learners. The Committee is also involved in conflict management, planning, monitoring and marketing the programme, and encouraging new learners to participate. In some cases, they also provide shelter and learning materials if in short supply.

Step 2: Formation of circles

The local steering committees, together with the MU LFEP Trainers, are responsible for selecting an appropriate person to become literacy circle facilitator. These facilitators are literate volunteers who are trained in group formation and development as well as teaching literacy and numeracy skills in a participatory way. Once trained, they proceed to form literacy circles and begin the programme activities.

Anyone who is illiterate is accepted within a circle, though the programme actively encourages women to participate and to form around 70% of learners. Facilitators are expected to give several hours a week to working with their circles. On average, literacy circles meet 2-3 times a week for approximately two hours each time. The first step within each circle is to talk about the development issues important to the learners and then to develop literacy and numeracy around these issues. Depending on the speed of the learners, the participants within a circle can be accredited literate within one - two years. In Burundi, accreditation is recognized by the national government.

Circle Learning Process

No pre-printed text books or rote learning are used in this approach as literacy is not just a skill but a process. The process of literacy is linked with the process of social change where the 'teacher' becomes a facilitator, enabling the learning process to develop according to the needs of the learners. Each literacy circle develops their own learning materials through discussion, drama, stories, dance or the joint construction of maps, charts, calendars and diagrams that represent their local situation. In the process, learners build their own self-confidence, acquire new skills and the ability to make decisions and organize themselves.

"At first when I became sick and went to the hospital I couldn't read the prescription. Whenever I received a letter I could not read it. Now I can read and write. I am able to read the bible. I can do all of this after one year of joining a group. I now understand the calendar, the years of birth of my children and days of the week. I can also give the right change."

Agnes, Sudan



Step 3: Post – literacy circle activities

Once participants within a circle have reached the stage of becoming accredited literate, they usually choose to continue to meet in order to engage in activities that they have identified within the learning process. These initiatives are reinforced by training the facilitators in savings and business skills. The training introduces the facilitator to budgeting, saving, borrowing and basic business skills, and encouraging local informal banking in the community.

Savings and Loans

Women, once literate, can be further equipped to take steps towards economic empowerment through training on the formation of 'accumulated savings and credit groups' which enable groups to mobilise their own savings and lend to each other.



The facilitator introduces the group on how to save money and make loans to each other. Participants within the group decide themselves on the percentage of interest and any fees they wish to charge. They also write their own constitution and conditions of saving and loans.

Participants are provided with a safe place to save on a flexible basis. Women have access to larger lump sums of money, which can be used towards business expansion, purchase of productive assets, or in times of emergency. Many savings groups eventually open bank accounts.

Starting small business activities

The loans and saving scheme and training in budgeting enable many group participants to expand on existing businesses or develop new ones. Most of the small businesses that are started tend to be agriculture based - trading in tomatoes and plants, growing cabbages and vegetables, raising goats and chickens and selling agricultural produce in markets. Increased business activities result in higher and more stable income for many of the families participating in the programme.

Results and Impact of the LFEP....the story so far:

- **Literacy and Numeracy skills acquired** - Over 98% of the intended beneficiaries have basic level skills in reading, writing and numeracy.
- **Attitude change and new information absorbed through discussion** - Over 76% of the learners acquired additional new information compared to what they already knew as adults. The information related to practical issues such as agriculture, water, sanitation, reproductive and productive roles of poor people especially women as well as information related to civic, leadership and community development roles of both women and men.
- **Promoted Gender awareness and empowerment of women** - stories of change indicated desired livelihood improvements, redressed gender educational inequalities and ultimately broad local poverty reduction. The majority of participants - over 97%, had not received any formal primary school education before.
- **Increase in income and financial security** - Over 2,000 savings groups, each with appointed Treasurers and Secretaries, have been formed and criteria for saving and lending established. 70% of participants are women, who as a result have stabilised incomes.

In their own words: Stories by Learners

"My family has improved. I take my under-five children to clinic. I can read and follow the immunisation chart and monitor my children's weight which is recorded on the chart. I know when the next visit to the clinic is due."

Female learner, Ndirange Makata circle, Southern Malawi



"We used not to send our girls to school. We encouraged the boys because we believed that girls were meant for marriage. This attitude is now changing. I am now aware that girls are very valuable."

Male learner, Chawangangwa circle, Northern Malawi

"My relationship with my husband was very bad. You see, he was literate. He sometimes used to lie to me because I did not know any better. I joined the circle and become literate. Now my husband involves me in decisions regarding our property, our income and our children."

Gregonie, Burundi



Resources:

- "LFEP Literacy Training Manual" produced by Mothers' Union, UK, in collaboration with the Mothers' Union's of Burundi, Sudan and Malawi.
- Contact: outreach@themothersunion.org for further information