

Adult Functional Literacy: A Catalyst for Effective Governance

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PRADAN' seeks is to build vibrant institutions for women, led by women which will, in the long run, evolve into an effective demand system. Women will lead institutions that sustain livelihoods, strengthen programmes, influence local government to leverage finances, make local authorities more responsive to the community and, in time, become pressure groups for demanding rights, entitlements and state accountability on many fronts.

The Context

PRADAN's programme on Adult Functional Literacy (AFL) has been introduced in the Purulia district of West Bengal. The hilly and undulating terrain of the area—home to communities that rank very low on the Human Development and Gender Development Indices—is typically characterized by dispersed settlements, leading to poor access to rights and entitlements, lack of awareness and weak public services like health and education.

PRADAN, works with about 10,000 families across five blocks of Purulia, with a focus on the survival and livelihood needs of the poor and the marginalized as the central issue. Another key focus of PRADAN's interventions in the area has been the promotion of Self Help Groups (SHGs) and institutions of women, led by women. Currently, PRADAN is promotes and supports 678 SHGs, which have been organized into 60 cluster associations at the *panchayat* level, and gradual efforts are being made to federate them at the respective block level. The functional literacy programme was targeted to reach around 3,200 women across two blocks—Barabazar and Kashipur. The women's federation in Barabazar is called Shbuj or Shabuj Sathi Nari Shakti Sangha (SSNSS) and the one in Kashipur is called Panchakot Nari Samiti (PANSI).

The SHGs are the platform for women to come together and collectively address well-being concerns, as well as access livelihood and financial services. Whereas savings and credit form the primary basis of the coming together of these groups, in the PRADAN context, the SHG is also a 'support group' that enhances a sense of 'well-being' among its women members. The group helps the members create a vision and encourages them to explore and analyze their realities (that is, Look into their strengths, weakness and opportunities). It builds mutual trust and solidarity and extends help on issues concerning their lives, which also then becomes a strategy for reducing vulnerabilities. For example, When a women faces domestic violence and abuse, the members support each other and give the strength to the resistance to stop it.

A significant aspect of PRADAN's vision is to build vibrant institutions for women that are led by women and that will in the long run, evolve into a force. Women will lead institutions that sustain livelihoods, strengthen programmes, influence the local government to leverage finances, make the local authorities more responsive to the community and, in time, become pressure groups for demanding rights, entitlements and accountability of the state on many fronts.

The context for the current literacy intervention lay in developing the capabilities of women members and leaders, and in directing them towards this vision. If they were to grow as an institution, they would be able to sustain the change and engage with other institutions locally. However, federations need to have the necessary management and literacy skills. These newly formed federations are already beginning to get active on issues related to the Public Distribution System (PDS), Below Poverty Line lists (BPL), Mid Day Meal Scheme (MDM), the Integrated Child Development Services (ICDS) and the Mahatma Gandhi National Rural Employment Guarantee Act (NREGA), as well as issues of gender, violence and discrimination. Some of the SHGs that

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are older than ten years have begun looking at concerns of sustainability. These groups have a lot of funds at their disposal, but for management, and accounts maintenance they depend upon one or two literate persons. They are very dependent on them but there has been a steady turnover

of these accountants from time to time. Now the women want to be able to read and write and manage the accounts of the group. Also, when they discuss issues specific to women, the presence of men is a hindrance, which many of the accountants are. This is the backdrop in which the need for literacy emerged amongst the federations and started setting discussed within PRADAN.

THE NEED FOR LITERACY

PRADAN has been working for several years in the Purulia district, West Bengal with poor rural women on livelihood issues. Given the background detailed here, the need for literacy began to be discussed within PRADAN and women's federations. During the initial discussions on the need for literacy, an assessment was made of the existing status of literacy within the federation leadership. The data that emerged from the initial assessment is given in a Table 1.

Table 1: Literacy Levels among SHG Leaders

Literacy Levels among SHG leaders		
President	Literate	22%
	Non-literate	78%
Secretary	Literate	25%
	Non-literate	75%
Cashier	Literate	21%
	Non-literate	79%

Literacy Levels among SHG leaders		
Cluster Leaders	Literate	13%
	Non-literate	87%

Once a preliminary assessment of the literacy levels in the federation was made, the next step was to have a dialogue with the federation leaders, in order to generate some discussion with them about the value of literacy and to generate a demand for literacy. We also respected to motivate the federation leadership to take ownership and implement and manage a literacy intervention. This was the first step in introducing literacy and the literacy programme to federation leaders. Through them, the dialogue was to be taken to other potential learners, that is, to other federations, group members and leaders.

May be because of the many years of PRADAN's training the women's of the SHGs and federations, took their management and decision-making roles quite seriously. They took responsibility for implementing and managing all the livelihood programmes, such as land and water resource development activities and other agriculture-related interventions. The women and other community members have grown, in terms of acquiring the knowledge and skills over a period of time through PRADAN's capacity-building programmes. This includes information on new crop cultivation practices, insurance schemes and on government schemes, rights and entitlements.

However, issues arose in some aspects related to the implementation of micro-credit and livelihood programmes. For instance, the women found it difficult to prepare the muster rolls and had to depend upon literate people, which was usually the men in their families and communities. The women shared that they found this very frustrating. Women seemed to

have a sense of inferiority about the extreme dependence on others for much of their written work, even in their day-to-day SHG transactions. They said, *"Amra chokh thakteo andha. Nijer pass boi e koto taka achhe tao nije dekhe bolte parina. (Though we have eyes, we are blind. We cannot even read the balance in our own passbooks.)"*

The women felt helpless about executing the most basic savings and credit functions of the group, having to depend on the literate men for their day-to-day documentation. Sometimes this also became the basis for delays in conducting the activities of the group. Said the women: *"Jodi amra likhte partam amader samay mato meeting karte partam. Bairer loker upar bharsa karte hoto na. "If we knew how to write, we would not have to depend on outsiders and could have fixed the meeting time according to our convenience)"*.

This sense of dependence because of the lack of literacy pervaded their personal lives as well. When discussing their children's education, one woman said: *"Aami thik jaani na, ki porey ki korey oraai jaane. Aamra hochhi chokh thakte kaana maanush, baachhader khali boli porte bosh, ar dekhi boseche ki na, ki porche bujhteo pari na. (I do not know exactly what they study and what they know. We are blind despite having eyes. We can only tell our children to sit to study and keep an eye on them if they are sitting with their books. What they are studying, we cannot tell.)"*

Whereas illiteracy was often cited as a problem in the course of interactions with the women in the community, it was most prominently

articulated by federation leaders as they engaged in the process of drawing up mandates for their newly formed collectives. They cited literacy as a major barrier in developing and sustaining institutions, especially if they were to lead these institutions independently. In other words, literacy was perceived to be a barrier by some women for taking on leadership roles within the institutions. High levels of literacy were closely related to enhanced confidence and greater mobility. Leadership of the SHGs and the federations was, therefore, often perceived as synonymous with literacy skills within the community. In many instances, cluster members selected leaders from among their literate members, particularly for the federation, despite the fact that there was no such formal requirement. Women, who had good leadership skills but were illiterate got marginalized.

When PRADAN embarked on the process of building federations and clusters as institutions of women SHGs, led by women, literacy emerged as a significant missing link. Its new intervention would ensure that women acquire literacy and numeric skills to take on specific tasks (such as reading the cash book). It would also go to fulfilling the much larger agenda of ensuring women's empowerment, building grass-roots institutions and engendering confidence in the development processes. It is in this context that this programme fits into the overall strategic objectives of PRADAN. At this time, PRADAN also received support from an external resource agency—Nirantar, which had the necessary expertise on women's literacy and empowerment.

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VISION FOR INSTITUTION BUILDING IN DESIGNING THE INTERVENTION

Given the context that has been laid out above, PRADAN designed the Adult Functional

Literacy (AFL) programme as an initiative to empower women individually through literacy and also strengthen them as a women's collective and institution that engages with various other institutions. Through participation in this programme, it was envisaged that the women would not only acquire certain competencies (numeric and language skills) but also evolve a greater sense of agency. The underlying values and articulated goals were those of autonomy and transparency in group functioning, greater sharing of roles and responsibilities across all members, democratic functioning and dynamism in leadership and through all these, a participation in the larger and longer-term development processes in the region.

While these were the overall goals and values directing the literacy programme, there was some thinking on specific areas for building leadership within women's institutions. At the time the intervention was envisaged, there already existed federations, some fairly old, with their own structures and systems of governance and with some women already in leadership. The literacy intervention would, therefore, provide an opportunity to a larger pool of women to aspire for and prepare for leadership in the future. It would also encourage democratic functioning, greater transparency and open up the possibility of rotational leadership by generating a cadre of potential literate leaders.

There were consultations across various stakeholders in PRADAN's field area about what the programme would look like. The PRADAN team, the women's federations, members of the Education Management Group (EMG)

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and the community discussed the design and feasibility of the literacy intervention. The PRADAN team had no previous experience of working on literacy for adult women; they, therefore, identified Nirantar, to visualize and design the literacy intervention as well as ensure the capacity-building of the various players, who would be involved in rolling out the programme. Nirantar played an important role in facilitating these discussions—first with the PRADAN team and subsequently with the federation leadership.

The EMG was envisaged as a thematic leadership group, within the federation, in order to facilitate better management and monitoring of the literacy intervention. By and large, members of the EMG were selected from among the existing leaders of the clusters or federations. These women had already emerged as leaders beyond their own SHGs and had shown a commitment to the larger mandate and the future of the federation. In many ways, the demand for literacy also rose from among these women; they were, thus, not only the torch-bearers for literacy but also the potential learners at literacy centres and camps. Says Chintamani, one of the EMG members at the (SSNSS) federation, " "We are closer to the women than anyone else. So we are able to identify their problems and they also relate with us. That is why they listen to us."

When the EMG was constituted, it was envisaged that this group would not only play a management role in the literacy programme but also eventually institutionalize the linkages between literacy and the other activities of the federation's. This

would also strengthen the federation as an institution and deepen its interface with other institutions in the external world.

ROLLING OUT THE PROGRAMME

At the outset, various steps were taken to motivate and mobilize the women for literacy. PRADAN had been working for several years on issues related to rural livelihoods but had not worked on women's literacy or education. It was, therefore, important to communicate the new programme to the community. Awareness meetings were organized at the community level by PRADAN and by the federation leadership. This was a mobilization exercise in order to orient and prepare the community for the literacy programme.

A baseline assessment of the literacy and numeric competency was carried out within the federation. Some of the data from this survey is in Table 1. This data was helpful in assessing the existing literacy status of the federation members and clearly showed the need for a literacy intervention because a large number of members were non-literate and all the literate members were in leadership roles. If all the women were to be empowered and have access to leadership opportunities, it was important to have a literacy intervention for them. So, human and financial resources were arranged for and the EMG was constituted.

FORMATION OF THE EMG

The EMG is the federation's own body that manages and monitors the literacy programme. Therefore, a lot of thinking went into who should become a member of the EMG. The EMG was selected by federations, primarily from among their existing pool of cluster leadership. PRADAN and the federation teams together defined the criteria for their selection. The first important criterion was that an EMG member should have the ability to mobilize the community and should be someone who is respected and accepted by the community. She must also be able to move around freely because the work of the EMG required some amount of mobility. Because she would also monitor the centre, maintain records and prepare reports, the criterion of an educational qualification of Class X was also kept. The programme was initiated in two locations—Kashipur and Barabazar. An entrance examination was carried out as part of the selection process in Kashipur. In the Barabazar federation, this was done on the basis of discussions within the federation and through a process of consensus.

SELECTION OF TEACHERS

A critical factor in any literacy programme is the teacher. Therefore, the selection and capacity-building processes for this post were of utmost importance. In the PRADAN intervention, a teacher is referred to as '*shiksha saathi*'. All the tiers of the federation from the governing board, cluster to the SHG members played a vital role in the selection of teachers. In the selection process, preference was given to SHG members, and where there were no suitable candidates from among the SHG members, women teachers were given preference. The teachers needed to have a fair degree of literacy and numeric skills. Therefore,

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a minimum educational qualification of having passed Class VIII was agreed upon.

After having defined these criteria, the leadership group was given the responsibility of distributing forms to those

they thought might be suitable teachers. The federation's ownership of the literacy programme began concretely at this stage. As a preliminary screening, a written test was conducted by the PRADAN team, with the support of the EMG. The candidates' basic language and mathematics skills were tested. After that, the candidates were called for a training programme, during which they were again put through an assessment procedure through a written test. Their ability to grasp and transact the pedagogy was evaluated. Which means to understand the rules in this pedagogy, the process, the norms, the systems, the concept (all of the pedagogy) and also being able to teach or practice the same in their centre. They were also put through a sociometric exercise, through which their general conduct was evaluated, as were aspects of their participation, listening abilities, sensitivity, enthusiasm and responsibility. At the end of this teachers' training programme, the final candidates were short-listed.

THE INITIAL STAGE AND THE ADVANCED STAGE

The literacy programme began by holding classes in the community literacy centres that were opened in each village. Every centre roughly covered members of two SHGs and the programme was attended by about 20 learners. These 'classroom' spaces were identified collectively with the community. It was jointly decided that these centres would run for six days a week and the actual time spent on teaching every day would be

around two-and-a-half hours. The teachers had to draw up a lesson plan for each day, incorporating the needs of both slow and advanced learners. Whereas a primer prepared by the State Resource Centre (SRC), was used as the primary text, the teachers were also encouraged to focus on objects of everyday use such as a wall clock, mobile phone and calendar as teaching aids. The average attendance in the centres during this phase was 77 per cent. Across the centres, it was observed that the progress in mathematics was particularly good.

During this time, besides the centres, block-level camps were also conducted. Initially, there was a great deal of apprehension in the team about getting women to stay for five-day literacy camps. At the first camp that was organized, there were problems in logistics. Many women did not agree to come for the first camp because it had been a drought year and they could not cope with the wage loss. However, the camp proved to be a fruitful experience, both for those who attended as well as for those who organized the camps. Each of these residential camps was attended by at least 35–40 women learners. The EMG had taken the responsibility of organizing and managing the camps. This made a big difference in the attendance and the quality of subsequent camps. Later, solidarity events were held at the cluster-level, in which a large number of women learners participated and shared their experiences.

Training and capacity-building were also key features of the initial stage of the literacy programme. Inputs for this were provided by Nirantar. Some of the training programmes were carried out in-house with resource persons from Nirantar. Some of the learning also took place through exposure visits to Nirantar's field programme Sahajani Shiksha Kendra (SSK) in Lalitpur district of Uttar Pradesh (UP).

During the advanced stage of the programme, a review and reflection process was carried out. The community-level literacy centres continued to run in this phase. Village-level camps were also organized. In addition to this, linkages and integrations were made with the existing programmes of PRADAN. Accountant training was held and '*adhiveshans*' (consultations) were conducted at the *panchayat* level. The training and capacity-building component continued to be strengthened during this phase.

CURRICULUM AND DEVELOPMENT OF MATERIAL

One of the most challenging aspects of the literacy programme for the PRADAN team was deciding on and developing the curriculum and material of study. In the initial review, it emerged that there were no suitable material for functional and empowering literacy in Bengali. In such a situation, the only material available was the primer.

The PRADAN team decided to begin by using the keywords of this primer and adapt them to the needs and goals of their own programme. For instance, activities were planned around the functional use of literacy and numeric skills, in the context of SHGs. An empowerment perspective was also incorporated. The first keyword in the primer was '*Aamra kara*', which means 'Who are we'? The discussions around these keywords were built in such a manner that the women could discuss issues related to their identities as women and as women belonging to marginalized communities.

Subsequently, the PRADAN team decided to develop its own primer and proceeded to print it, with technical support from Nirantar. Since PRADAN had no previous experience in producing such material, it took a few months of working together to write, design, format and produce the primer.

EFFECTIVE GOVERNANCE BY EMG

One of the most unique features of PRADAN's literacy intervention is that the sense of ownership and involvement of the federation members and leaders in the programme are high, in the sense that largely they have been largely managing the program.

The role played by the EMG is a clear indication of how this can contribute to implementing and managing a good quality literacy programme, and sustain the change that it helps to bring about. During a group discussion of the EMG, members said that they play a supervisory and monitoring role to see that the centres run well. More importantly, however, they play a supportive role when they find that things are not going smoothly. Each EMG member is given a number of centres near her own village to monitor. She visits these centres periodically. The members initially received a small incentive of Rs 60 for every centre that they monitored. This was later revised to Rs 150 per centre. In addition, they also receive compensation for wage loss in the form of Rs 250 per day for organizing the camps. When asked about their specific responsibilities, the EMG members responded, "We see if the centres are running well, if the teacher is coming on time and mobilizing women well, and whether she is staying for the full duration of the class. We are in charge of making payments to the centre teachers and helping them make their monthly plans. If attendance is poor, we go from door-to-door to speak to the women and their families and try to understand the reasons for their absence. It is our duty to motivate these women. We have also been trained by Nirantar to identify what kind of support the teacher needs in pedagogy and lesson planning. We provide her with material for her centre and also support the PRADAN

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team in developing material. We are also the resource persons for conducting the camps."

Literacy camps are conducted both at the block level and the village level, and are managed entirely by the EMG. With support from the PRADAN team, they first work on the design of the

camp to suit the needs of the learners. During the camps, they are responsible for the overall management of the programme and also help in teaching and evaluating the learners. In the residential block-level camps, evening sessions are planned on specific themes such as gender, the National Rural Employment Guarantee Act (NREGA) and Janani Suraksha Yojana. Village-level camps, organized by EMG, were received with enthusiasm. During a group discussion, Sandhya, a senior EMG member shared: "We have received tremendous response for the village-level camps. In the village camp in Hullung (a village in Banskhera *gram panchayat*), my fellow EMG member, Khukhi, supported the teacher in teaching. The learners also kept requesting her to help them out."

Khukhi blushed at this appreciation. Being the only neo-literate member of the EMG, the journey has not been easy for her. With great confidence she balances both her roles as an EMG member and as a student in a centre. She regularly attends the literacy centre in her village and also motivates other SHG members to accompany her.

In response to a question on the process of the EMG selection, Bazar Rani Majhi, an EMG member of the SSNSS federation said: "At first, we were members of the SHG. Then we were selected by the SHG members as leaders to represent them at the cluster. Whereas all of us are cluster leaders, some of us have also been part of the federation leadership group.

However, when this programme was launched, we were given the responsibility of overseeing the literacy programme as a part of the EMG.”

Bazar Rani has played an instrumental role in mobilizing the women in her village, both in her capacity as an SHG member as well as an elected member of the local *gram panchayat*, Tumrasol. She is one of the most vibrant members of the EMG and is actively involved in supporting the literacy programme.

EMG members have a fixed schedule for visiting the literacy centres, and of reporting about them at the cluster and federation meetings. PRADAN, in turn, facilitates the review meetings with the centre teachers, with the EMG and reviews the literacy programme at the cluster meeting forum. The division of this responsibility between the EMG/federation and PRADAN is very clear. Say the EMG members: “There are various stakeholders involved in running this literacy programme. It is not us alone; we all have worked together for it.”

In moments of crisis, the EMG has emerged as a collective force to address several problems at hand. EMG member, Sandhya, said: “In some places, we were not able to find the right candidates because there were very few women who had the requisite literacy and numeric skills. We discussed this among ourselves and then recruited them from among the available candidates.”

EMG members attend at least one cluster meeting every month. Once every three months, they also attend the federation meeting, to report about issues and concerns of the literacy programme and to share the progress made in the centres. If there are issues that crop up in the monthly EMG meetings and require larger discussions, two or three representatives from among the EMG

attend the federation meeting, to consult with federation leaders.

One issue that was addressed effectively by the EMG and the federation together was the problem of low turnout in the centres. When the centres began, attendance was high for about six months, after which there was a sharp drop. This was a matter of concern and was discussed at length by the EMG in the federation meeting. As a solution, the federation began a campaign to motivate the women to attend literacy centres. The EMG and the federation leaders together conducted meetings in every village, spoke to the women about the reasons for their absence, and motivated and mobilized them to return to the programme. The result was positive and attendance picked up in the centres as a result of this campaign.

That the EMG members have so much clarity about their responsibilities and, in fact, make a clear distinction in their various roles, as SHG member, an EMG member and even as centre learners is remarkable. Second, their affiliation to the federation and their sense of ownership to the responsibility entrusted to them is motivating. They were quick to appreciate the critical role of literacy in their engagement with other institutions. Clearly, the experience of managing the literacy programme and running their own institution autonomously not only sharpened the management skills of the EMG members, but also significantly shaped their world view and sense of agency as individuals.

DIFFERENTIAL STRATEGIES, DIFFERENT EXPERIENCES

For PRADAN, the hiring of teachers from among the SHG members was the first experience ever at providing direct compensation to participants in their SHG programmes. The creation of this new ‘post’ also gave rise

to some tension within the federation. On the one hand, there was the federation and cluster leadership, who were not given any remuneration for the work that they did; on the other hand, there was now a cadre of teachers, who would be paid to run the literacy centres and teach the women, albeit for a limited project period.

Within PRADAN's own field area in Purulia, it was interesting how these tensions were negotiated in the two federations. In the PANSI federation (Kashipur) around 80 per cent of the women in the federation leadership quit their roles, in order to take up the paid job of the centre teacher. By contrast, in the SSNSS federation (Barabazar), around 85 per cent of the women stuck to their roles as federation leaders. They motivated other women from the SHGs to take on the job of teachers.

When reflecting on this, the PRADAN team felt that in the SSNSS federation, the leadership had a clear understanding and articulation of the power of the governance role. They were not carried away by the prospect of earnings and did not want to give up the larger role of institution-building and leading their own institution. On deeper analysis, the PRADAN team also felt that this was an outcome of the differences in the values, facilitation and the processes that had been carried out. In SSNSS, the focus in selection of the EMG and the teachers was more on their literacy-numeric and interpersonal skills rather than educational qualifications. Other qualities that were given priority were the women's commitment as well as their ability to motivate and mobilize. The selection took place through an amicable process of identifying the right person to play the role through a process of discussion and consensus-building. Most significantly, the

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vision for institution-building was at the core of the EMG formation in SSNSS as well as in teacher selection.

In PANSI, the appointment of the EMG and the teachers had been more of a competitive exercise. Educational qualifications was emphasized for the purpose of 'efficiency', and interpersonal skills were not valued. In fact, a large proportion of the EMG members appointed ended up being educated men rather than representatives of women's institutions. In such an environment, many federation leaders sought out the job of a centre teacher rather than leading their own organization. The literacy programme took much longer to take off and stabilize here than it did in Barabazar, primarily for these reasons.

Over time and after reviewing these varied experiences, the learning was that there is value in prioritizing the leadership of women, especially in a programme which is purely for women, irrespective of whether they have the requisite 'mainstream' qualifications or not. The other important learning in programme implementation was the fact that in an initiative for institution-building and strengthening, the core principles of collectivism and due attention must be given to process. Only then will the programme pan out in line with the larger vision. And there are no shortcuts when it comes to empowering women and building institutions.

IMPACT OF THE LITERACY INTERVENTION

The impact of PRADAN's literacy intervention can be seen in various domains. Whereas the fundamental indicator is that the women have learned literacy and numeric skills, there are

many other parameters based on which this intervention can be seen as an 'effective practice'. One is, of course, the impact in the functional use of literacy-numeric skills. The other is in the women's individual, collective and institutional empowerment.

FUNCTIONAL LITERACY

This was the stated goal of PRADAN's literacy programme and there are enough examples from across the project area to indicate that women are now using their literacy-numeric skills to read passbooks and the Financial SHC reports which are both very significant documents for all SHG members because it gives them details of savings, individual as well as group loans, repayment and the interest accrued. The women say: *"Amra samiti te nijer taka poyeshar hishabh rakhte parchhi. (We are now able to keep our own books of accounts in the SHG.)"*

Women also said that they are using their literacy and numeric skills in personal contexts. If there is a mobile phone at home, they have begun using it independently. They have also begun using their skills on social occasions, in tasks that have traditionally been done by males. Jashoda, an EMG member shared: *"In Digardi village, Gunomoni didi, an SHG member, would earlier use a thumb impression. After coming to the centre she is now able to read and write. Recently, during her daughter's wedding, she not only wrote on all the gift tags, but also wrote and maintained accounts of all the expenses incurred during the wedding."*

LITERACY FOR JUSTICE AND RIGHTS

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now take their full MGNREGA wages from the post office (where wages are deposited in individual accounts) whereas, in the past, they would not realize that the person at the counter was often not giving them their full wages. After joining the literacy classes, they feel more confident to question him about it. In a group meeting with the SHG members of Piyaldih and Rangadih villages, Joba Mahato

said: *"When I go to withdraw my MGNREGA wages from the post office, I can now read and understand the entries in my passbook. Earlier, the cashier would give ten or twenty rupees less. Now, since I can read my passbook, I fight back."*

Literacy not only has a functional use but has also given women the opportunity to use it in a way that helps them get their rights.

LITERACY FOR AUTONOMY AND DEMOCRATIC FUNCTIONING

At the group and federation level, literacy has begun playing an important role in reducing the dependence of the women on literate leaders or on men (like the *'lekhok dada'*, or male SHG accountants), at least for their regular SHG transactions and book-keeping. The women said: *"Agey cash book onno lok pode bolto, ekhon nije podte pari. (Earlier someone else would read to us from the cash book, now we can read it on our own.)"*

Federation leaders, who were earlier not literate, now take notes of important discussions and decisions in the federation meetings, to share with others in their clusters or groups. Literacy has also positively impacted the participation of women in the group and in the democratic processes.

The EMG views the literacy programme as critical in the federation's attempt to enhance the capabilities of its members and as a stepping stone in the federation's ability to 'stand on its own feet.' As Chinta shared in a group discussion with the EMG members: *"This federation comprises women. As women become more self-reliant individuals and are able to maintain their own accounts, it is a strengthening of the federation's capacity itself."*

Becoming fully autonomous will obviously take time. Dependence on literate members such as Kajala Mahato of Jan Kalyan Mahila Samiti, Karmabera village (of Bansbera gram panchayat, Barabazar block) will remain for some time. The women shared that since Kajala was not able to attend a block-level camp in Purulia, none of them went for it. Kajala, who has been a cluster leader in the past, has passed Class VII and has adequate literacy skills, still comes to the literacy centre regularly. She said: *"Didider shonge tuku joga jog di. Dupure gele mon tuku fresh thakbe. (I support the women a bit and go with them. If I go to centre in the afternoon I feel refreshed myself)."*

LITERACY BUILDS CONFIDENCE AND CAUSES SHIFTS IN RELATIONS WITH OTHER INSTITUTIONS

One of the first institutions in which women's relationships are changing somewhat is within the family. Sometimes, there is support from the family for the women to attend literacy centres. And sometimes there are sarcastic remarks like: *"Jaa, centre gele chakri pabi? (Go. Attending the centre will get you a job, will it?)"*

On hearing this, the women said they did

The women said that though they have been engaging with banks since the formation of the SHGs, the nature of their interactions has changed after the literacy programme.

feel angry and de-motivated, preventing many of them from coming to the centres. But when they discussed this in the centres, in the context of unequal gender relations, of the gendered division of labour and of how women are kept away from education, the women said

they realized the following: "Only if we come to the centre we know its value. Nobody can take it ('shiksha'/education) away from us."

The relationship with other institutions has also undergone a change. The women said that though they have been engaging with banks since the formation of the SHGs, the nature of their interactions has changed after the literacy programme. For instance, earlier they would go to the banks but were dependent on others to fill withdrawal forms; this has now changed for some. For others, even if they do not fill up withdrawal forms, deposit forms or other documents themselves, they do try and check if the accountant is filling these correctly and even point out mistakes, if he makes any.

All the women experienced a greater sense of confidence in interacting with the bank officials and managers. They earlier felt scared of directly speaking to the bank officials; literacy, however, has given them the confidence to talk. When talking of their interface with a variety of institutions, interactions with the bank resonate most vividly with a majority of the women.

LITERACY BROADENS HORIZONS

A striking theme in the discussions with women learners, teachers, EMG members, federation leaders or with the PRADAN staff was the fact that the perceived value of literacy itself helps make a fundamental shift inside women's minds and makes them feel more 'powerful',

'in control' and aspire for more. As Chinta said: "*Shikkha na thakle kichhu na. Samaje matha ucho kore thakte parchhi na. Samaje atyachar shojjho kore jachhee.* (Without education there is nothing. We are not able to live in society with our heads held high. We continue to face injustice in society)."

All the EMG members felt that after attending the literacy centres, the women are more confident. They are able to protest. They fear

less. There is a feeling of "*Ami pari.* (I can.)"

In many ways, this captures the essence of what the literacy intervention has done for PRADAN's SHG and federation members and leaders. Whereas they have been active in all kinds of livelihood generating activities and have had exposure to many interventions in the past, literacy has helped them to dream and to aspire for more.