Sustainable Poverty Alleviation
(Highlighting Role of Adult Education Inputs)

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ABSTRACT

Poverty alleviation has been recognized as a key goal of Millenium Development Goal Structure (MDGs) adopted by U.N. as a follow-up of WSSD at Johannesburg. This goal element calls upon the Nation States to bring down the poverty level, defined in terms of daily income of less than dollar a day for a household, to half of its present level. The progress made so far in achieving this goal carries a cloud of uncertainty in meeting the goal successfully unless a greater degree of cooperation is forthcoming in generating new ideas to replace the approaches which have proved sterile and reinforce the ones which have shown the promise. Except in India, China and some ASEAN countries, the situation has worsened in other parts of globe. The warring countries in Central Africa have regressed in their longevity below 40 years. Poverty share in Central Europe, and U.S.A. is on increase due to recession. Political instability and unfavourable terms of trade in several Latin American States have nearly frozen their progress against poverty. The share of international assistance has fallen to 0.25% of GDP of industrially advanced countries against the expected level of 0.70%. Under these circumstances the outlook is getting more dismal as every year of the MDG millennium advances. However, good economic performance and commitment to the cause of poverty alleviation in major countries of South and South East Asia where incidence of poverty is most severe inspires hope that many a battles might be won even though the war against poverty languishes or gets worse in other parts of the globe.

INTRODUCTION

KEY GOAL

Poverty alleviation has been recognized as a key goal of Millenium Development Goal Structure (MDGs) adopted by U.N. as a follow-up of WSSD at Johannesburg. This goal element calls upon the Nation States to bring down the poverty level, defined in terms of daily income of less than dollar a day for a household, to half of its present level. The progress made so far in achieving this goal carries a cloud of uncertainty in meeting the goal successfully unless a greater degree of cooperation is forthcoming in generating new ideas to replace the approaches which have proved sterile and reinforce the ones which have shown the promise. Except in India, China and some ASEAN countries, the situation has worsened in other parts of globe. The warring countries in Central Africa have regressed in their longevity below 40 years. Poverty share in Central Europe, and U.S.A. is on increase due to recession. Political instability and unfavourable terms of trade in several Latin American States have nearly frozen their progress against poverty. The share of international assistance has fallen to 0.25% of GDP of industrially advanced countries against the expected level of 0.70%. Under these circumstances the outlook is getting more dismal as every year of the
MDG millennium advances. However, good economic performance and commitment to the cause of poverty alleviation in major countries of South and South East Asia where incidence of poverty is most severe inspires hope that many a battles might be won even though the war against poverty languishes or gets worse in other parts of the globe.

**Sustainability Dimension**

The impressive achievements of these countries are meaningful only when they become sustainable against the economic cycles and political changes which are inevitable in market economies and democratic regimes. They also need inoculation against the ravages of natural disasters to which the region is prone. If the rate of relapse is heavy, much of the public expenditure and private efforts are likely to prove wasteful in achieving the frenzied victories against poverty.

The environmental approach to the sustainability of poverty gains emphasizes the replenishment of depleted resources, which are used in the production process or proper treatment and reduction of pollutants. The institutional empowerment approach points to the need for the stability of institutional arrangements which guide the income generation and distribution flows in favour of poverty alleviation objectives. The propertisation and entitlement approach puts capital formation in the center so that recurrent income streams are assured. The subject-centred approach highlights behavioural capacity building, which is also covered in the concepts of human and social capital building, to deal with the changing institutional climate and environmental conditions and also augment the stock of non-commodity values for enjoyment and enrichment. The different approaches need convergence to empower the impact making capacity of anti-poverty drives.

A careful study of anti-poverty policies shows that there is a very significant deficit of sustainability elements in their format. The policy of transfer payments, subsidies, and providing employment on State sponsored public works depends on the changing social balances in the government as also revenue situation of the State finances which can come under severe pressure under conditions global recession. Besides, the limitation of government as an agency restricts the effectiveness of the approach in yielding sustainability dividends. The relapse rate is therefore, considerable although it has not been systematically studied.

Studies in chronic poverty show that a security-oriented groundwork is necessary to prepare households suffering from chronic poverty to join the stream of normal anti-poverty measures. There is no known study which enquires into the experiences of the households who have succeeded in sustaining their above-poverty status for a decade or more after successfully winning the battle against poverty and show how the households, which relapse transitorily or become chronic cases for a decade or more, are differentiated from them.

**Study on Dynamics of Rural Poverty : Women Householders’ Point of View.**

The study on ‘Dynamics of Rural Poverty: Women Householders’ Point of View’ was conducted to identify the factors which contribute to the sustainability of anti-poverty gains, or conditions underlying relapse or prolonged stay in poverty. The exploratory study conducted during summer period 2004 is based on case history notes of 89 households located in the eastern part of Dholka taluka of Ahmedabad district (Gujarat, India) with a view to open the subject.
The findings regarding sustainability factors are presented below with a view to discuss the implications of the same for the role, which adult education inputs could play.

**SUSTAINABLE RISE ABOVE POVERTY LINE**

The factors identified with the households sustaining anti-poverty gains achieved more than ten years ago are discussed below:

1. Augmentation of savings, wise investment and management of expenditure, entrepreneurial leanings:

   Having come above the poverty line, these households got a chance to save through wise management of expenditure or augmentation of incomes. They showed entrepreneurial leaning which is reflected in identifying promising opportunities, tolerating uncertainties, and taking calculated risks. Although, the individual himself had some base formed in his own behavioural patterns, contacts with voluntary agency, positive kin relations and political position helped through reinforcements and bringing information for clarifying the risk-laden situations. Additional income opportunities also provided risk cushions. The household showed progressively increasing savings balances and investments in productive or protective asset building, treatment and education of household members rather than addictive consumption or repayment of excessive debt burdens contracted under conditions of vulnerability. Further, the household expenditure management was facilitated by demographic releases (reduction of dependency load), release from social necessities (Marriage of girl) or release from habit expenditure (Alcoholic drinks, drugs, tobacco products). The savings also reduced vulnerability to high interest debt contracting situations which perpetuates poverty for many a families.

2. Productive and Protective Asset Acquisition for forming a recurring income base: Good Maintenance.

   Mention has already been made of higher saving propensity of these households. The households succeeded in acquiring productive and protective assets as a result of participation in government programmes of self-employment, land redistribution or rural housing or using money out of their savings, or moneys received from relatives and household members working outside the villages. The most successful asset acquisition was a head of milch cattle or buffalo, the sale of milk from which formed a regular source of income. Easy access to input materials (fodder, feed, water etc.), experience with nurture and production technology, and quick placement on milk route for marketing contributed to a high rate of success in the venture. Money used for a shop site and structure or mobile lorry or a transport vehicle also prepared ground for regular income.

   The protective asset was acquired either through participation in government rural housing scheme for the poor or through additions and improvements in the current structure. It is a valuable asset for human conservation. It saved rental outgoes in some cases and brought rental income in one case. Moreover, it contributed to security and higher creditworthiness.
Savings acted as bulwark against vulnerability to contract high interest debt in case of contingencies, meeting expenditure needs to maintain assets in functional order, meeting part of working capital and margin money requirements, and bringing interest income. The interest incomes played only marginal role.

(3) Social Capital build-up
The growth and maintenance of gains was considerably facilitated by positive relationships of these householders with the voluntary agency workers, village household women who had joined the SHG, their kin families living in the village, Panchayat leadership, government workers and vibrant members of active social groups. The positive relationships required smoothening of behavioural angularities, an image of trustworthiness, honesty, dependability and capacity about a person to carry out responsibility for assigned responsibilities. Sometimes, new group formation was necessary and the process itself required investment of trust and reciprocities. However, once the new structure came into being it could facilitate lot of social transactions including those aimed at income earning and management.

(4) Positive Health Situation
This shows up as a very important factor. None of the households in the sustained uplift category suffered from a chronic disease, which guzzled income every month in treating the same. The health contingencies were episodic and were treated before they turned into permanent handicaps. Positive health, which includes mental health, was shown to be conducive to motivational strength and smoother social relations.

(5) Positive Motivation: Futuristic thought: Premium on Education
The households were characterized by a strong optimism about the further improvement of their situation with brimming confidence to overcome the difficulties. It could have been the result of early socialization experiences at family level, or reinforcements from peer groups or a positive health situation. Contacts with the voluntary agency did play the part in a number of cases where women were involved in facing hard situations. This positive motivation was reflected in the strength and perseverance of the efforts. The members showed capacity for taking a view of relatively long term future prospects of a proposed venture and persisting in the efforts required to complete the process. Most of them took a positive view of the education of the children and urged them to complete schooling satisfactorily. The success rate of children in this group was high with the result that some of them could succeed in getting them placed in better paid and stable service slots or industrial jobs. This helped in maintaining the Above-poverty-line (APL) status once achieved and preventing its relapse.

(6) Diversification of Income Source
Most of these households could develop diversified income sources. The earlier history shows that dependence on mono-income source like agricultural labour made them vulnerable when the sole source of income failed. This was possible as a result of new industries getting located on corridor village situations, expansion of educational, extension and health services in rural areas, expansion of banking and financial services and rural penetration of urban business products. The households which succeeded in getting at least one member of their households located on these new opportunity sites also succeeded in
coming above poverty line and managing vulnerabilities arising out of failure or weakness of another income line.

(7) Female participation in income earning on formal positions

In a number of these households women participated in income creation through their incumbency on out-door formal work positions. In other households women do earn through agricultural or construction labour but it requires educational qualification or relevant experience to become eligible for formal positions. Thus households which put premium on girl’s education or were lucky in getting an educated daughter-in-law succeeded in getting access to a large number of service occupational opportunities which had been opened up in the child and women welfare field. Enlargement of political connections particularly after the induction of Panchayati Raj (Rural Local Government) also played its part in gaining access.

(8) Changes in Family Cycle

The reference period was long enough to capture changes caused by turns in family cycle. With children growing adults and starting to earn and girls going to their in-laws the dependency ratio got reduced and the earner ratio went up. However, when the young earners also got married and begot children, the dependency ratio again went up. If an old and sick member expired in the meantime, it meant a lot of relief to the strained consumption resources of the family. In some cases the daughter-in-laws could also join the earning stream making earner-dependency ratio more favourable. Contrary to what is believed, we did not find a juvenile load or senile load per family on the high side. It is less than two in case of juvenile load and less than one in case of senile load. The larger size is on account of joint living rather than larger number of surviving children per mother or senile members surviving per household. The joint structure is however, not hostile to management economies and goes well with savings growth and resource pooling.

**TRANSITORY AND CHRONIC RELAPSES**

The relapse into poverty line shows transitory character of gains. Apart from it, circumstances may lead to push in chronic poverty situation if the poverty-winning household is not insulated against the onslaughts of adverse circumstances. Thus study of relapse factors can help understanding the sustainability deficits of the present poverty praxis. These factors are discussed below.

(1) Natural Disasters

The study area falls in a drought prone zone, which depends on adequate rainfall for good crop production. Rainfall failures or shortages are accompanied by drop in incomes both from cropped area output, agricultural wages and income from cattle products, which are also dependent on the same. The poverty escape harbingered by good years therefore, is reversed in bad years. Wise ecological measures can contribute to drought-proofing and thus lower
relapse possibilities. The government relief programmes such as Food for work, Crop and cattle insurance have gone a pretty long way in mitigating the distress situation in the area but the delays, defaults and corruption in service delivery system was reported to have reduced their effectiveness in providing relief, leaving many a scars behind.

Depending how much of the loss on account of productive asset destruction and damage (particularly inflicted on earning members and cattle) is restored, especially through cushions provided by earlier saving sets, the families relapse back into a transient or chronic poverty situation.

(2) Accidents and unanticipated health contingencies

Accidents are unpredictable but are insurable, Poor families lacking cover are compelled to incur heavy expenditure on treatment in cases of accidents. Similarly, they are more prone to health contingencies on account of lack of education and equipment for occupational safety. In the absence of saving cushions they have to contract debt at a pretty high rate of interest, which becomes a recurring burden on future earnings.

Depending on how much expenditure has to be incurred on treatment and how prolonged it is and what position the member holds in bringing the income to the household or nursing children, the adversity might cause a transient or chronic poverty effect.

(3) Business loss

Enterprise does carry a possibility of business loss especially when the price of the principal product depends on the vagaries of demand and supply factors beyond the control of the producers. Production skills and marketing dexterity do play an important part in getting quality acceptable to the market at viable prices but quite a few entrepreneurs face deficits here as compared to their more smart competitors and sustain hits of losses as the end result. Capital damage or obsolescence also calls for finances for replacements like a damaged rickshaw with bad seats or badly battered old fashioned loom unable to give new designs. Competitors with better equipment, services and rates overpower these entrepreneurs who have to stay with deficit business because of compulsions of sunken capital and recurring repayment liabilities incurred to acquire them. Besides, there are seasonal fluctuations in business volumes which require good judgements for storing and smoothening the flows if losses arising from untimely action are to be avoided. Depending on how deep is the business loss, the relapse may be transient or chronic.

(4) Family Cycle: Social Obligations

Income surpluses are likely be stressed, especially when they are marginally above poverty line, with the changes in family cycle- marriage, birth of children, increased responsibility for nurture and education, responsibility for marriage of grown-up girls, growing health expenditure on aged members.. A majority of relapsing households are faced with one or more elements of this situation with the movements of family cycle. If the bench-mark situation is marked by income deficit, debt has to be contracted at high interest rates. This paves the way for landing into chronic poverty situations.
(5) Family strife: Litigation

The incidence of this factor was higher than we had expected. In the absence of moderating influences, even small matters of domestic indiscretion result in violence and lead to litigation as a retaliatory step. The prosecuting as well as defending sides both suffer and are bled of their hard earned money on fees of lawyers, documentation charges and travel expenses to attend the court proceedings. A couple of households were driven deep in debts to meet these expenses till the matter got settled after a very long and tiresome process. The cases of female torture have increased recently ruining family peace and leading to litigation which pauperizes both the parties and forces them to relapse into transient or chronic poverty situations.

ROLE OF ADULT EDUCATION INPUTS

A perusal of factors accounting for sustainable release from Poverty status makes it clear that it requires an input of a much higher order than transfer payments, or subsidies for purchasing productive asset, or expanded provision for local public works to create more employment for BPL (Below Poverty Line) households. The incomes from the acquired asset can continue depending on the health of the producer, reproductive power of the physical or biological asset and the market conditions all of which are also subject to change. Ability to cope with the changing conditions is thus very necessary to sustain growth or stabilize high production levels. Role of adult education, which enables a person to cope with the changes in environment or organic growth cycles, thus acquires a key role in the praxis of sustainable poverty alleviation.

For the purpose of more detailed elaboration, the discussion has been organized into the following parts: (1) Education in improved production techniques including asset maintenance (2) Education in micro-marketing and financial management (3) Primary education in use of IT facilities (4) Education in Psycho-dynamics & Value Education (5) Health Education (6) Social Education (a) Family relations (b) Group Dynamics (c) Community relations and Negotiations.

(1) Education in improved production techniques and asset maintenance

Improved productivity through the use of improved implements, improved technique or better organization of production activity is the precondition for increase in returns. The globalisation context, which allows cheap products from other countries compete with local products, has made the productivity improvement a very critical issue. Even poor are struck. The agricultural labour demand is a derived demand from crop production activity and margins arising from the process. If lower priced foreign goods compete with local goods, the price squeeze depressing margin would also result in rationalization of costs including that of labour either in terms of days of employment or rates of wages. Since this is a major source of income of poor families, wage rates can be increased if simple mechanical devices can be made available to enhance productivity of manual work with the necessary training. Case
studies show that acquisition of a head of cattle for milk production has been a very effective method for families to come above the poverty line but it depends on education in the upkeep of the cattle head, and production discipline whether the cattle remains disease free and strong enough to remain longer in production cycle. In a pilot project on Role of Retrieval and Maintenance Inputs in Poverty Alleviation in Rural Areas, the Institute of Policy Studies reported that organization of a women education camp in learning Dos & Don’ts in animal nutrition, primary treatment, sanitation and hygiene and identification of good quality cattle, etc., resulted in raising production within six months at marginal costs. Productivities also improved on small plots of land with extension education in crop selection, soil preparation, water applications, use of nutrients and fertilizers, and proportioning pesticide use to control crop diseases in the local contexts in a camp of marginal farmers. The study concludes that at least one-third of BPL families can be helped to come above poverty line with proper awareness, information, demonstration and credit linkages even if an initial or repeat IRDP dose, or wage employment offer is not made available, but concentration is done on asset retrieval and maintenance education.

(2) Education in micro-marketing and use of IT facilities.

Without marketing link, and information about prices, a producer stands the risk of getting cheated or being forced to sell his product at lower prices. The use of IT can facilitate acquisition of market information based on different qualities of products in different markets. It can also provide information on the basis of quality grading and other conventions of the market. The producer can thus compare and decide whether to sell the product to the cooperative or to a private party or sell it himself directly in the market of his choice if the bulk is large enough.

The labour is often the only saleable community which a poor household can offer in the market to earn his livelihood. Even though wage employment opportunities have been created under special rural employment schemes, they have produced results far below the expectation due to heavy leakages in service deliveries and failures in matching supply vectors with worker capabilities, demand locations, types of works and social rhythms. It is expected that IT services will not only make it possible for rural households to have hassle free access to government services for supplying document copies and their authentication but also using banking services for making and receiving various kinds of payments. Young persons can expect increased use of internet access to get diagnostic information about crop diseases, crop nutrients and animal health. They can also be trained through gaming exercises which can then be used to determine eligibility for special type of credit facilities by waiving conditions of asset mortgaging which young persons from poor families cannot provide. Further, an IT backed manual labour placement programme can be organized, which can register demand and supply data with the twinkling of an eye and match them instantaneously upon requisition. In a pilot project for urban poor run by Citizens Council of Baroda in early seventies, nearly one–tenth of the beneficiary families were assisted through referral activities. Since a number of industrial referrals for manual activities end up in stable jobs, a single successful referral is as good as 300 person-days of employment performance under special schemes of rural employment.
(3) Education in Health and Family Planning

Health disorders account for a much larger loss of person-days of work and efficiency than is commonly realized. Case studies show that health disorder contributes most to the vulnerability of poor households to sink deeper in high cost debts, which converts a transient situation into a chronic one. Improvement of health service accessibility and extension of insurance cover, therefore, are important preventive policy measures. However, an information and awareness drive would be necessary to increase the subscribers’ base to health insurance schemes, which could include group products. Case notes show that simple education in habits like cleaning hands before eating, filtering drinking water, cleaning and cutting nails, some first-aid knowledge, cooking more variety of eatables or making them more delicious and nutritious at low costs can cut down morbidity rates.

The awareness about family planning has considerably improved but availment is lagging behind partly for reasons of more detailed information about choices as also services for availment. According to an assessment study of the Institute of Policy Studies a concentrated effort to bring the adoption of family planning practices in BPL households to the general average can reduce poverty level by as many as 4 points on a sustainable basis over a five year period. This is not a small gain when it is realized that India has to win only 14 points over a fifteen year period to achieve the millenium goal of poverty reduction.

(4) Education in Psycho-dynamics, value formation and behavioural reconfiguration

The households which are able to sustain themselves over poverty line show greater degree of confidence, positive attitudes towards social relations and education, and higher level of readiness to tolerate uncertainties to persevere when they are digging at a prospective proposition. This is related to their self-image, social world view and insecurity loading. On the other hand families found in chronic poverty stage show battered self-images, strong feelings of alienation, frustration and hostility and very low preference for futuristic adventure if there are even low-risk loads associated with it. Part of this formation may have real objective grounds but a good part of it is circumscribed by unrealistic perceptions, imaginary and exaggerated expansion of risks and fears, inadequate environmental scans and lack of understanding of the real dynamics of the situation. Educational counselling and psychotherapeutics can help effectively in treating these unreal and imaginary exaggerations, help reconstruct battered self-images, manage the stress in a better way and release energy for action. It can also help in reconfiguring behavioural responses by learning constructive control and expression of emotional streams, improving communication skills and learning use of feedback elements in the situation.

The Psycho-dynamic help acquires added significance when it is combined with positive values directions when a person is impregnating his products with social utility values and integrating the experience of working alone or in his team with his self. All entitlements whether arising out of work or other activities are eventually flow backs from values created by individuals and can flourish only on the grounds of their social assimilation Education in
social and personal significance of work is thus fundamental to the integration of the individual in his social milieu and cut down his marginalisation which is often ascribed as a cause of prolonging poverty states.

(5) SOCIAL EDUCATION

(a) Family Relations

Case study notes show a much higher degree of prevalence of conflicts amongst family members than we had expected leading to violence, divorces and court litigation. The effects of these conflicts in some cases led to a virtual ruin of even above-poverty line families, forcing them to drop down again in the poverty line. Social Education in family relations can mitigate this conflict load on poor families, saving them from unnecessary stress, and litigation expenses and release energy for more constructive work.

(b) Education in Group Dynamics and group productivity and conflict management

The respondents of case studies came largely from self-help groups which are now being organized into hundreds and thousands with the adoption of the new strategy of economic empowerment of women. With political empowerment of women already on ground in Panchayati Raj institutions the number of women Panchayat presidents and members runs into more than a million. Case notes show that women involvement in the new responsibility roles has played a crucial role in helping low income households to fight effectively against their poverty conditions and deficit of social esteem.

However, the productivity and longer life of these groups depends on motivational inputs, leadership quality and ability to carry added functions after the group graduates from a micro-finance entity to a multi-functional one. This requires that planned efforts are needed for leadership and sub-group development through educational exposures like study tours, conference and seminar participation, monthly information and discussion sessions, procuring and providing information material, emotional support and briefs while conducting negotiations etc. The voluntary agency nursing these groups had organized these activities which were lacking in groups nursed by government functionaries. The result was conspicuously reflected in productivity and activity level of the groups. The productivity of groups nursed by government functionary without adult education input was but a fraction of groups nursed by voluntary agency with adult education inputs. In terms of saving amount per member per year or transactional volumes of microfinance and micro-enterprise activity. The dormancy rate of non-nursed groups was also very high partly on account of lack of motivation and partly on account of lack of trust and sub-group conflicts arising in the course of participation in these groups.

© Education in inter-group dealings and negotiations
The self-help groups get embedded in a wide network of intergroup dealings and negotiations as they develop from a small saving group to a multi-functional entity of reckonable scale. The Panchayat and Gram Sabha come into the picture when it is a question of preparing list of eligible households for various anti-poverty schemes, like home for rural poor, IRDP subsidy, wage employment scheme registration. As a local self-government body, the Panchayat has power to grant access to village land or village resources of water. In elected bodies play of politics is a reality. Issues of village-wide interest have to be carefully steered through conflicting political postures. Besides social and religious groups also play their part in inducing cooperation or non-cooperation of members loyal to their affiliations. Development of positive relations with their influencers and skillful negotiations are necessary to secure their cooperation. Conflicts are bound to arise in settling entitlement matters, which cause a gain to entitled party and loss to the one whom entitlement is denied. Very careful negotiations are needed to settle such matters amicably and yet meet the broad ends of social justice. If matters are pressed too hard, the village schisms can destroy social capital built over a long period of effort for community development.

AGENCY, METHODS, MATERIALS

During Community Development Phase of Indian Rural Development Programme, the role of a Social Education Organiser was created with a similar mission and a trained functionary was integrated as a member of the block development team. The village level worker was also oriented in social education inputs as part of his basic training. However, the dualism of control created a problem. In emphasizing the goal of universalizing literacy, the functional contributions of social education in preparing ground for peoples’ participation were woefully lost. The issue of economy and efficiency also demanded attention. The functionary was withdrawn when the intensive phase ended.

The climate has changed. It supports government withdrawal if a function can be handled in a better way by non-government agencies. Although voluntary agencies have proliferated all over the country, their coverage area is small, the spread is uneven, the ways and means position of a large majority is precarious and the quality of highly underpaid personnel is far from matching professional standards. They are more suited for vanguard action at this stage rather than forming the main columns for battle action in the present stage of development. Some new forms of government-private partnership are indicated as a suitable form depending on the specific situation which prevails in the area with leadership roles going to dedicated, and experienced voluntary hands. The direction should be to devolve responsibility to local non-government hands progressively as they grow in leadership and financial strength, enjoy popular support and get networked. Nursing the paid professional post of an adult education coordinator at area level needs to be considered again as the responsibility of the Ministry of Human Resource Development which should also include support for the training and orientation of grass root workers at village level like Gram Sewak, Village Teacher, Voluntary Adult Education motivator, Panchayat Raj members etc..
The next issue is one of methods, materials and means. The informal education model is now an accepted plank of adult education methodology and suits the present objectives well. It is flexible in organization and timings, is learner oriented in its pace and life rhythms and builds upon problem solving abilities. It matches well with the psychological needs of adults.

While non-formal adult education methodology warrants increased use of video material, gaming and role playing exercises, activity oriented modules like laboratory work, method demonstrations, study trips, etc., the State resource centers are lagging behind in developing video materials and scripts for guidance. The use of IT to build up communication and relay structure is slow. Good work has been done in printed media development. However, enormous work is needed to select and create video material in local languages, link up relay stations, train persons in educational use of the materials, organize groups and evaluate learnings. Besides, trainers and tested scripts are necessary for training in role play and gaming exercises and conducting laboratory work.

CONCLUSION

Sustainable poverty alleviation is facilitated not only by the initial or repeated dose of subsidized credit to buy a productive asset, skill training stipends, or increased opportunities for earning wages on government sponsored local public works schemes, but also by increased capacity to deal with the livelihood problems as and when they arise. The acquired asset can run longer for generating income streams if it is accompanied by maintenance and retrieval education. Health contingencies need improved access and increased insurance cover, but education in Hygiene and Family Planning can make a visible difference. Social education can contribute to the formation of social values, communication skills, and behavioural insights for reconfiguration. It can help build social capital at increased rate and of vastly improved quality, which is conducive of sustainability of anti-poverty gains and reduction of vulnerability. The most important resource which a poor household brings in the development situation is the person himself who is not only the target but the subjective master of his own development.

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