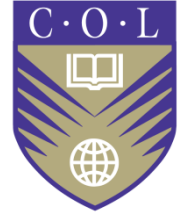


Learning for Prosperity



*Pre-PCF6 Lifelong Learning for Farmers Conference
Bodinaikanur, Theni District, Tamil Nadu, India*

20 November 2010

*Remarks by
Sir John Daniel
Commonwealth of Learning*

*(interpreted consecutively into Tamil by Dr Balasubramanian
Kodhandaraman)*

Dear Mr. S.N. Mishra, Mr.S.Srinivasan, Mr. S. Selvaraj, Mr. S. Natarajan, Mr. Adirshta Vale, Mr. S. Gurumurthy, Partners of COL, Women SHG Members and representatives of Farmers Associations, Ladies and Gentlemen:

It is a great pleasure to be with today for this very special event. I have never addressed such a large audience.

I greet you on behalf of the Commonwealth of Learning – we call it COL – an organisation that has been working with you for many years now to help you improve your livelihoods and become more prosperous.

I say ‘working with you’ because that is what COL does. We are not a donor agency that gives you funds to do what we think you should do. We listen to what you would like to do and then we help you to make it happen.

We help to make it happen primarily by getting all those who have a stake in seeing you become more prosperous to work together. Representatives of all those stakeholders are here today and I thank them for being excellent partners.

One key partner is the banks and it is a pleasure to recognise Mr Mishra and Mr. S. Anbu of the Indian Overseas Bank, Mr. S. Selvaraj of Reserve Bank of India, Mr. S.Natarajan of Pandian Grama Bank, Mr. Adirshta Vale of NABARD and Mr. S. Gurumurthy of Cooperative Department who are representing that sector. You need money to develop your lives and businesses and COL believes that money should come from the banks. COL is grateful to the banks for having faith that the Lifelong Learning for Farmers programme would produce a win-win situation where you get loans on better terms and the bank has vibrant business in the region.

Second, I thank all the universities that have worked with us to provide you with answers to your questions about how to do agriculture better.

Third, and very importantly, I thank the technology suppliers, in particular Mr. Srinivasan of IKSL. Communication is what brings all the stakeholders together and how you are achieving that with ICT kiosks and mobile phones is being watched around the world. You are pioneers of a new world of learning through technology.

But of course the most important stakeholders are you, the rural people, SHG members and farmers, in your village communities.

At COL we believe that greater prosperity is the result of working together. Bank loans, agricultural information and good communication will not take us far unless you, the community, has a vision of what you want to achieve and is prepared to work together to make it happen.

One excellent example of your working together is the petition – the memorandum that 29,000 of you have signed asking the banks, through the Reserve Bank of India, to recognise the success of what you are achieving here and to adopt the same principles across the country.

You have urged that four principles be observed. Let me summarise them:

First, that the banks should invest 2% of their rural credit portfolio in supporting the learning that makes their lending fruitful. You have shown here that the best way of helping learning to happen is to use open and distance learning through modern technologies like computers and mobile phones.

Second, the National Bank for Agriculture and Rural Development (NABARD) uses nine principles in assessing self-help groups for credit. You are proposing that a tenth principle be added – learning and training. Those self-help groups with an ongoing programme of learning should get a better assessment. The self-help groups that are here are proof of that.

Third, all the stakeholders: banks, universities and telecoms companies should formally recognise the learning that takes place by attesting to the learning that has taken place in a formal fashion so that you have certificates to prove it.

Finally, you stress that the kind of community banking that many of you engage in is not the same as microfinance schemes brought in by outsiders. The differences are, first that community banking involves working in groups, like your self-help groups. Second, that leads you to take joint liability, reinforcing your community and giving assurance to the lender. Third, that joint liability creates trust and confidence between you that helps you to work together in improving your livelihoods. Fourth, that leads to the empowerment of both your communities and all the individuals that make them up. Finally Community banks represent green-house approach in development process and do not follow a blue-print framework.

You have made these points because only by working like this can we have a self-sustaining system and avoid the problems that we have recently seen with external microfinance that does not foster working in community and continuing learning.

Talking of a self-sustaining system brings me back to where I started and the role of COL. Our role is not to give you money and tell you what to do, but to help you do what you think is best in a way that creates

sustainable improvements in you livelihoods and prosperity. At that point COL is happy to move on and help other communities, knowing that you are on a secure path to better lives and richer communities.

I thank you and wish you well.