INTRODUCTION

The gradual change from family production of goods and services to specialized production has occurred simultaneously with the evolution from an agricultural base to a technological and manufacturing base supported by a service sector. The roles of both men and women in society and in the workplace have changed radically as a result of these transitions. In many parts of the Third World, changing from an agriculturally based economy to a market economy has forced men, women, and children to exchange labor for money with which to purchase basic necessities. Subsequently more women are making the transition from the home to the workplace to supplement family incomes. The nuclear family unit is also evolving as many women are becoming the sole family income earners or as their spouses migrate to look for work or leave them for other women. Between 18 percent and 38 percent of all households surveyed in Latin American cities in 1982 were headed by women, with the highest rates apparent among the lowest income groups (Berger 1989). With limited work skills, low levels of education, and doors closing in the formal sector, women are having to create their own employment in the informal sector (Peebles 1984).

Paid employment is a key issue for women. Women’s social and political status is closely linked to their economic status; as their incomes increase,
women in most societies have more political and social value attributed to them. It suffices to say that women's access to income-generating activities is an essential step toward achieving economic independence. Economic independence can provide an opportunity to become more aware of the workings of the larger economic, political, and social structures of the society. Economic literacy is a means of empowerment for women in a world where capitalism is predominant.

Adult education is an approach that can be used to develop a curriculum that enhances this aforementioned step. In looking at improving economic opportunities for women, the educational process can only be understood if it is located in the context (geographical setting, economic and political system, social stratum, and community group) of the learners or the participants will not engage themselves in the learning process because it will have no place in their lives. It is therefore critical that local experiences be utilized as curriculum for the participants in any program that facilitates a learning process assisting women to move into the public sphere of the economy.

In this chapter I draw from my field work with a group of women in Petén, Guatemala. With these women I developed a methodology for developing economic literacy using popular education techniques. Although the field work was conducted to develop and work with a specific educational technique, I engaged in this field work in the spirit of exploring and defining possibilities and venues for promoting social change with the women I worked for and with. An educator is someone who draws knowledge out so that an individual can recognize her or his knowledge. Whether one professes to be a researcher, policymaker, scientist, or social scientist, listening to people and then reflecting clearly back to them what they have said is one way to encourage and support social change. Popular education techniques are a means to do this.

This chapter is comprised of three separate, but related parts: the first draws our attention to the importance of identifying women's reality, and the obstacles and risks involved in a transformatory educational process; the second identifies three major components in developing a popular education curriculum while cultivating economic literacy; and the third discusses lessons learned while implementing a transformatory educational process. The conclusion pulls together the key factors necessary to promote self-determination in any activity that is initiated with group facilitation.

PART ONE: IDENTIFYING WOMEN’S REALITY

Mapping the Life and World of Women: Their Social, Economic, Cultural, and Political Reality

This study generated insight about how popular education techniques can be used to assist rural women in Latin America in starting microenter-

prises. Using popular education to develop economic literacy for women, an educator has to tailor it within the political, economic, and social structure of the society in which she or he is working. One of the major components of popular education is decoding, which means re-presenting themes that learners describe to the educator. Within this field study, demystifying the economy by using daily examples of economic activity and taking an objective stance to analyze the activity was the decoding methodology I used. Facilitating a process that allows women to decode the economy is necessary if women are to place themselves as active participants in it. The process I chose to facilitate responded to the needs of the women; they wanted to learn how to start microenterprises so that they could generate income. If the microenterprise operations were going to provide an income for them, then the basic concepts of profit, profit determination, market, and potential clients had to be understood. Otherwise, the scarce resources—human and monetary—could be exhausted.

In order to develop economic literacy for women while teaching them how to initiate microenterprises, the curriculum content has to be based in the learners' social, economic, political, and cultural context if the educational program is going to address the women’s life experiences. Incorporating learners’ experiences is a big factor in monitoring their learning (Brookfield 1987, 1990; Freire 1970b). Thus, the educational program required that my instructional process facilitate the involvement of the women in developing the curriculum content so that it fit within the context of their reality.

I discovered that the content needed to include a description of the functioning of the local economy as a basis from which to develop the curriculum. In order to make my description of the economy have meaning for women, I had to use their own words. And in order to develop a description using their own words, they had to verbalize their experiences in, and with, the economic sphere of their society. I used brainstorming, discussions, role playing, and popular theater as strategies to encourage the women to share their experiences and to participate in the learning process. As the women shared their experiences and knowledge, I used these experiences as examples to teach economic concepts. For example, in the first class, when I used drawings, the women told me how the lack of employment for men was forcing women to look for work. They all had experience selling baked goods or tortillas on the street, or had taken in washing to do by hand to earn money. Sometimes this supplemented their income and sometimes it was the family’s sole income. When I asked the women what their profit had been, they had no idea. So I used the example of producing and selling piñatas, which one woman in the class had been doing, to determine the costs and profit that she gained from one piñata. To do this we determined all the materials needed to produce one piñata, the amount of time it took to make the piñata, and then calculated the total costs. The woman told us the price she sold the finished products for and we were able to conclude
that she did not make a profit. I used other examples that the women had given of possible microenterprise operations to teach them to calculate costs and profit. As the women recounted their experiences, I was able to assess their knowledge of the economy. These activities provided a window through which I saw the cultural, political, and social restrictions that enveloped them. For example, they informed me that they were the ones who were responsible for the children so they could only engage in economic activities that did not interfere with child care or preparing family meals. Street vending, making tortillas, or washing clothes at home allowed them to continue with their family duties because they had control over their “working” hours (Berger 1989).

The women then learned to name their knowledge base, and in doing this discovered that their work in the private and public spheres had value. For example, they considered making tortillas and washing clothes to be menial jobs that had no value. When they verbalized and named the reason that they were engaging in these menial tasks, which was to earn an income, they recognized the cultural limitations that they were operating within.

Decolonizing the Minds of the Learners

A colonized mentality is one symptom of oppression and can be detected within the social, economic, political, and cultural context of the learners’ lives. It manifests in general low self-esteem and a grave inferiority complex (Memmi 1967). My previous experience in Guatemala had taught me about the level of fear that Guatemalans in general live with; fear of neighbors who might turn them into the authorities, fear of the military, and fear of authority. When I first met the women in the classroom session they were reluctant to talk despite the fact that they were all familiar with each other and were from the same community. I was a stranger to them, and being a white woman from an industrialized nation gave me authority, which made me intimidating. Therefore, I wanted to include personal growth in the curriculum. This began with communication of empathy and continued through honest dialogue. Facilitating an environment in which the women could express their experiences and could gain support for what they knew ultimately gave value to their life experiences and developed their feelings of self-worth. For example, I gave them the opportunity to share their experience and knowledge about street vending operations that I then used as examples to teach the calculation of profit. I operated from the assumption that they knew more about street vending than I did. Freire (1970b) calls this a “dialogical” relationship between the educator and learner instead of a “banking” style of teaching.

A supportive environment builds trust, and trust encourages deeper communication, which becomes realized in mutual support (Bopp 1985; Peck 1987). As the women became stronger they became more self-sufficient and depended less on me (Barndt 1980; Bopp 1985; Freire 1970b). For example, in the fifth class when the women were presenting the projected weekly profit of a sample microenterprise, which they had calculated in small groups, they had asked me not to intervene in their presentations until all the information had been presented. They had confidence in their ability to do their own calculations, which they had done without my help. In the home visits they changed from cowering individuals afraid of being “stupid and slow,” which they themselves said they were, to self-assured individuals who took pencils in hand and wrote their own calculations without me prompting them to do so.

According to Freire (1970b) and Tilakaratna (1991), to break down the colonized mentality, the curriculum in a transformative educational program should aim at eventually replacing the outside educator so the learners can continue with the educational program on their own. In this program, I enabled the women to assume their own leadership after I had gone. For example, they were able to obtain credit even though the arrangements I had made fell through. Moreover, they were able to debate conditions and assume leadership when the community organizer who was my initial contact person tried to take over the collection of the loan money so that she could have access to it.

Networking with community resource people, developing communication skills, and developing mutual support are all means by which to achieve having the learners assume responsibility for their continuing education (Roberts 1979). These were all factors in enabling the women in this study. For example, networking with a respected community member and bookkeeper was a key factor in their continued efforts after I had gone. And their ability to meet, discuss, and collaborate about the lending conditions of the money and the local community organizer, who wanted to take advantage of her position in the community, were also results of the networking, communication, and mutual support I had encouraged.

The Risks of Transformational Pedagogy

Within most social, economic, political, and cultural contexts there are restrictions of some sort for women. The objective of an authentic educational process is to develop a critique of the society and then to transform it (Barndt 1980; Freire 1970a, 1970b, 1977). In some contexts, critiquing and/or attempting to transform the oppressive reality could lead to reprisals. To alleviate this possibility, I had to be cognizant of the fact that it was the women who knew best the possibilities of reprisals and the limitations imposed upon them in their reality. My dialogue with the women had revealed some but not all of the ugly aspects of their contextual environment. By being sensitive to the women’s messages, expressed in body language or/and in words, I was able to more effectively base the curricu-
lum content on the women's analysis of their situation rather than imposing my ideas of what they should be learning. For instance, I believe that many of the women's economic problems were caused by the militaristic state, which impeded economic development as one of its means of controlling the population. The guerrilla activity in the area demonstrated the support of the communities for the guerrillas and the inability of the military, even with their advanced technology, to quell the armed struggle. The military was (and still is) obstructing the constructing of roads to discourage the armed struggle's access to communities and this in turn has hampered the movement of goods to the marketplace. However, I avoided developing antimilitary rhetoric during the class.

During the class I had to listen with my heart as well as with my ears for the issues that the women raised, often in a confused form. I then represented these themes in an organized and challenging form. For example, when the women began itemizing production costs for a piñata in the first class, they did not include labor costs. This was an indication that they devalued their labor, implying that their labor was free. I then asked them to itemize the costs of a table constructed by a carpenter and they included the labor costs. I asked them why they had included labor costs in the selling price of the table made by the carpenter and not in the selling price of a piñata. When they saw the comparison, they recognized the way in which they devalued their work. We then talked about the way we as women devalue our work. This approach agrees with the findings of Freire (1977) who points out the importance of listening for ideas, reorganizing the ideas into themes, then re-presenting these themes to the learners.

By allowing the women to formulate their own questions, I facilitated a process that allowed them to answer their questions with their own words. For example, in the sixth class when we were writing the group's constitution, the women had concerns about how the repayment of the monthly quotas were going to be monitored. As they verbalized their concerns, I wrote them down. We then brainstormed as to what sort of disciplinary actions would be appropriate. These actions were discussed and then added to the constitution. This is consistent with Bopp's (1986) findings that to be a responsible educator requires that one is respectful of the parameters in the learners' learning processes within their context. Bopp reminds educators that the participants' learning processes have evolved over time and in response to the learners' contextual realities.

PART TWO: CONTEXT, PROCESS, AND CONTENT

The key finding of this study is that the factors of context, process, and content are interrelated. This interrelationship is a complex process and forms a network, rather than a relationship of hierarchy or order. In Figure 14.1, I present a schematic diagram showing these interrelationships. The following description of the schema helps explain the interrelationship of factors for carrying out effective educational intervention in the lives of women for the purpose of improving their economic literacy.

Context

Having a basic understanding of the learners' contextual environment provided a framework within which to present the curricular content. When I entered the Santa Elena community I did some preliminary research by going to the literature, doing some interviews with community contact
people, and speaking with people that knew the community of Santa Elena. In the community, I learned through observation about the dynamics between men and women, the nature and relative strength of the religious elements in the community, and who had which kinds of power in the community. In the classroom sessions through the dialogue and the activities that I facilitated, I learned about the women's context through the interactions that ensued. The individual sessions also provided an opportunity for me to enhance my awareness of the community, especially because these sessions were conducted in the homes.

From these interactions and observations, I deduced the cultural and political restrictions on women in the community and better understood their social and economic functions. These were the points that guided me through the development of the curricular content. This is consistent with findings as to the importance of the educator's immersion into the learners' reality in order to better understand the context of the learners. This is a critical aspect of a transformatory educational process (Brookfield 1987, 1990; Lehmann 1990; Macy 1985).

Process

The key component of the process was a dialogical relationship. Dialogue was the medium that enabled the process to occur. Dialogue opened up communication and built trust (Bopp 1985; Fessler 1976; Freire 1970a, 1970b, 1977; Hope and Timmel 1984; Peck 1987). To make the learning environment fun and enjoyable, to break through shyness, and to eliminate the fear of not wanting to make mistakes, I used humor during the dialogical process. The activities selected to encourage dialogue were brainstorming, discussions, and role playing. Individual sessions were good opportunities for me and each participant to develop a personal relationship. I strongly believe that the core of the educational program was this dialogical relationship, my dialogue with the women, as well as dialogue among the learners. This dialogue enabled me to ground the educational program in the women's reality. Dialogue can only occur between people as they name their world, not with one person telling the other person what their reality is (Barndt 1980; Brookfield 1987; Freire 1970a, 1970b, 1973; Lehmann 1990).

Content

The field work was comprised of an educational program that was intended to improve the economic literacy of eight women. The content was twofold, including an aspect focused on the market economy and an aspect focused on individual capacity building. These two aspects were not mutually exclusive, but rather complemented each other during the program.

Essentially, the development of self cannot be separated from the learning process because it is an integral part of any learning (Barndt 1980; Bopp 1985; Brookfield 1990; Hope and Timmel 1984).

Through the process of dialogue, implemented during various strategies, I became aware of the women's context and their social and economic functions in the community. From these experiences I was able to determine the women's knowledge base of the economy. The women's experiences then were used as examples for developing economic literacy. For example, one woman sold used clothes from the United States in small rural communities having no clothing stores. She had to go to the capital city to purchase the clothes in a warehouse and then have them shipped back to Petén. She had recognized a need that was not being met by anyone else and hence had targeted her market segment. By using this as an example for targeting potential clients, an important economic concept was conveyed to the women.

At the same time that the women were learning about the economy, they were building their capacity to develop skills and to obtain further knowledge about microenterprise development. Because the process medium was dialogue, communication was a constant focus of mine. My facilitation activities promoted a safe environment for the women to express themselves and to share their experiences and knowledge; this in turn gave value to their lives and encouraged self-development and mutual aid (Briskin 1990; Fessler 1976; Peck 1987).

I prepared the women to take control of their learning process so that the educational program could continue after I had gone. Capacity building incorporated the development of an infrastructure, which supported the ongoing learning of the women. This infrastructure was comprised of their advisor and their collaborative approach. This preparation entailed my assisting the women in organizing themselves and in creating their own democratic and nonhierarchical approach (Tilakaratna 1991). Acquainting the women with group-building skills while strengthening communication skills were means to develop mutual aid among the women. My effort to familiarize the women with community resource people enabled them to learn how to network and to benefit from local knowledge, which, in turn, contributed to their effort to become self-reliant and to break out of the colonized mentality of dependence.

Referring back to Figure 14.1, the educational process was centered on dialogue. This ensured that I responded to the women in their own environment and promoted the transference of knowledge and skills in a manner that responded to their learning processes. Constant self-evaluation on my part was essential to ensure that I was not imposing my learning objectives on the women.

The content dimension of the educational program used the women's life experiences as teaching examples for transferring skills and knowledge spe-
specific to microenterprise development. Acknowledging the women’s experiences gave value to their lives and work and promoted their self-development.

I found that being aware of the interplay of the three dimensions of context, content, and process during my field study provided me with guidelines for effective intervention using popular education methods.

PART THREE: LESSONS LEARNED

Context and Critical Consciousness

Webster’s Dictionary (Random House 1991) defines critical as “finding fault.” Critical consciousness or being critically aware can be described then as finding the cracks or faults in one’s perception of reality and realizing that what has been accepted as truth, is not truth at all, but rather one explanation of reality from one perspective.

Critical consciousness makes is possible for learners to see that their poverty, deprivation, and/or abusive relationship is not an outcome of their deficiency or fate, but is the result of cultural and social constructs embedded in dominant values and the prevailing social and/or political systems. Thus, if the learners realize these values are social constructs they can also learn that they can change them.

The sociopolitical constructs of the existing world order have created an unequal relationship between those that have and those that do not have. Structural inequalities based on gender have managed to restrict the participation of women in the formal economy. These structural inequalities are entrenched in the social, political, economic, and cultural dimensions of all societies. If the objective of an educational process is to develop critical consciousness, the learners in such a program are going to be encouraged not only to find fault with the existing world order, but also to name it and act upon it to transform their reality.

The haves in the world have access to power embedded in the meta-structure of society (the overarching political aspects of a society’s governmental, military, political, and social organizations) and the infrastructure (the overarching economic aspects of a society’s means of production and distribution). Although gender analysis is incomplete outside of class and race analysis, it is women who are most often marginalized. Therefore, I categorize women as have-nots, as a generalization. Being a have not implies vulnerability because a have not does not have access to power. When a have not questions structured inequalities and begins to act to transform her reality, she will have to rebel against the established structures. And, as Heredero (1978: 13) aptly states, “History shows that few people give up their privileges voluntarily.”

Ethically, educators should be fully aware of this reality because as they bring the learners to critical awareness of their world and encourage them to take this new knowledge and transform their reality, they could also be setting the learners up for reprisals. Essentially, as women become more conscious of their situation at the microeconomic level they will move toward an awareness of the macroeconomic level on their own. As they progress at each step they will garner the skills needed to cope within their actual environment, even with the imminent threat of domestic violence or of state reprisals.

Thus, in entering an educational process, it is important that the educators have faith in the learners’ capacity to define the parameters of their own contextual reality. Learners know the existing cultural and social restrictions operating in their communities; they live this reality. This knowledge will be conveyed to the educator through informal discussions, local jokes, and even body language. If educators are sensitive, listen, and are in constant dialogue with the learners, they soon will become aware of the contextual reality. And if obvious activities affecting the learners, like wife battering or military reprisals, are not openly discussed, this is a good sign that the issues are much too volatile for analysis. Educators must respect this reality. Ultimately, educators will leave the community, while the learners remain.

Learners will indicate when they are ready to confront the apparent obstacles impeding their personal growth and their abilities to live their lives with dignity. The individual cannot be separated from the collective society, so an authentic educational program should start at the place of the individual and move outward to the society. Therefore, any effort that is made toward self-development should move to the macrolevel as an evolutionary consequence, but the educator should not force confrontation.

Facilitating a Self-Reliant Educational Program

It is very easy for educators to impose their words and analyses on learners. Freire (1970a) talks about the culture of silence that results when people have been denied the right of self-expression. With little experience in self-expression, it is common for the women who are participants in an educational process to adopt the educator’s explanations as their own. It is difficult for them to formulate the new knowledge they have gained from the educational program with their own words, their own convictions, and their own rationales if they have not had the opportunity in the classroom to develop these rationales. In many cases learners parrot and imitate the educator.

It is therefore necessary to dedicate time in the educational program for learners to formulate their own questions and to find their own words to answer these questions if the new-found knowledge is going to be adequately transferred. When this knowledge is worded in the learners’ ter-
minology they are much more prepared to transform their lives. They are not merely imitating the order of the day with some cosmetic differences in the material world while feeling better about themselves. They are more prepared to take responsibility for influencing the future and creating what is possible and desired. Brookfield (1990) talks about learners developing the capacity to create their own values, meanings, and environments, which also discourages a co-dependent relationship between the educator and the learners. When learners can speak for themselves, they do not have to depend on the educator to speak for them.

Continual learning does not have to occur in the presence of educators. Conscious measures should be taken by educators to make their role progressively redundant in order to pave the way for the self-reliant capacity of the learners themselves. This phasing out requires assistance in developing the group’s own facilitators. To encourage a continuing educational forum for the learners, the fostering of mutual aid and networking should be part of the content of the educational program. Communication and group-building skills, along with creative problem solving, are means used to create mutual aid. Knowledge of and access to local resource people can also be part of an established network so that learners can continue in their pursuit of knowledge. The accessing of resources in a community is a vital skill in any educational program. These measures can assist people in organizing themselves, giving them the skills to create organizations that are nonhierarchical and that can be effectively used as instruments of action to create change.

However, popular education techniques can only be applied if educators are willing to immerse themselves into the very lives of the learners in the educational program. Working within the praxis model of action/reflection—practice/theory—I have discovered that the three dimensions of context, process, and content required that I immerse myself in the learners’ world and open my heart to hear their voices and feel the pulse of their lives. This kind of relationship has assisted me in developing a curriculum that responds to the women’s needs of developing microenterprises as a response to desperate social and economic situations. Effective adult educational intervention in a socioeconomic setting occurs best when educators engage in mutual learning with the learners.

CONCLUSION

“Women who live poverty” (Lehmann 1990) are not “poor women” but in fact are very rich in humor and understanding, and have a great desire to learn new things if they are given a chance. Facilitating a group experience that allows women to learn from one another provides positive reinforcement of each individual’s abilities and knowledge. When individuals have self-confidence they will look outward to others with confidence and trust. Breaking down isolation is key to achieving social change for women.

Educators should encourage critical thinking that objectifies the learners’ reality as they verbalize and analyze it. When the learners are able to see their reality differently, they begin to recognize that it can be transformed. However, it is critical that educators do not push learners toward changing their reality. Rather, educators should allow learners to take their own steps toward change, because in some situations affecting change when the time is not right can have grave repercussions.

Educators should promote independent learning, not dependent relationships. As popular education is a methodology that encourages transformation, learners are inspired to continue their learning. Therefore, any educational program that promotes transformation must include personal growth, healing, and group building. The educator should also include in the curriculum content, through a dialogical process, the development of an infrastructure that will sustain continued learning.

When women are able to realize their ideas, then visioning is possible. The culture of survival, which I define as struggling on a daily basis to meet basic survival needs, absorbs all of one’s energy. Until the next day’s needs are met, it is impossible to create a future. When women have the experience of making a profit and have cash surplus, and understand how to manage this surplus, they can start to think about the next week, month, year. With the knowledge that we can create a future, we then have choices. Creating a future is an act of resistance to the structured inequalities based on gender that constrain women in the economic sphere and a realistic means to mobilize women to make substantial changes starting at the grassroots level with individuals acting collectively. At no juncture, however, would I encourage capitalism as an answer to the alleviation of poverty. The reality is that women are living in poverty, children need to be fed, and capitalism is predominant. To tell a woman who has a sick child needing medical attention that capitalism is bad is redundant because she already knows that. Her interest is in getting cash so that her child can live. It is not for anyone to tell any woman what her needs are. And if a woman has no experience in voicing her needs, popular education is a means to assist her in recognizing them.

With the globalization of the economy, cash is needed to sustain families and this need can be a means of bringing women together to learn how to access and manage credit. It is important to realize that microenterprises can be another face to the ghettoization of women if they do not have the knowledge and access to credit to expand their enterprises within the context of their own communities. This theme needs to be researched and developed. But at the same time, in this sociohistoric moment, when microenterprise development and access to microloans for women is in vogue, there is a space to work within. Developing economic literacy using popular
education techniques that encourage individual and community economic development can now be used as a stepping stone for women who live in poverty to become conscious of the market economy and move from being objects of history to its creators and subjects.

NOTES

1. This field study was conducted within the broader socioeconomic context of Petén, Guatemala. My contact person was the local representative for the National Organization of Women (ONAM—Organización Nacional de Mujeres). Women had identified to her the need to start microenterprises as one response to their social and economic situations. Credit was a major problem in starting microenterprises and acquiring, using, and repaying credit was critical to the success of implementing their income-generating ventures. A total of six group sessions were presented over a six-week period between December 13, 1991, and February 4, 1992. After the second group session, I began to meet with the women in their homes individually between group sessions to do individualized sessions that reinforced the activities in the weekly group sessions. There were eight women in the program ranging in ages from early thirties to sixties. Six were married with children, one was single, and one was a widow. Their formal educational backgrounds varied. Four of the women had high school diplomas, three had advanced through Grade 3 or Grade 4, and one had never been to school. They all had ideas for microenterprises, but were not sure how to start them. This dream is what brought them to the first class. I was able to identify a nongovernmental organization, Compañeros de América, which provided the seed capital for a loan fund.

2. I am aware of the diversity of women and that there are women who would be considered haves in this world. For the purpose of this chapter, I use a universal notion of women as have-nots to locate the discussion within the sector with whom I worked.