#### Question 1.

# **Supporting Livelihoods- Making a Difference**

#### Introduction

The Marlborough Brandt Group (MBG) was formed in 1981 in response to the Brandt Report "North-South: A Programme for Survival" (1980), which argued that the Global North became wealthy because of unfair terms of trade with the South. Marlborough is twinned with Gunjur, in the Gambia with which it has developed educational, employment training, cultural and social links.

This report outlines the causes of poverty and inequality and how they are measured, and will demonstrate how the MBG can improve the livelihoods of women, in particular, by supporting a small business proposal using a **capabilities approach**.

#### **Background**

The Gambia is the smallest country in Africa, located in the Sub-Saharan region. Gambia has a population of 1.5 million with most Gambians living below the poverty line. This has been defined as a person earning less than US\$1.25 per day. Globally, it is estimated that 1.4 billion people live below this line, a figure that equates to a quarter of the developing world's population (World Bank, 2010).

Poverty is usually only considered in terms of low income but, in reality, it has many causes and can be seen as **multiple deprivations**; unemployment, poor wages, low levels of education or skills, sickness or ill-health. Amartya Sen, a Nobel Prize winning economist, argues that a person has an "**endowment**" of assets which, in addition to the cards they are dealt at birth, may include tools, land, skills or knowledge. A person can use their endowments to provide an income, referred to as a person's "**entitlement**" bundle. Sen views poverty as a **capability failure**, in that, "a poor person does not have the opportunity and freedom to do and be the things she or he values", (Sen, 1981). Clearly, poverty can negatively affect the amount of power and agency a person has in controlling their own lives because they lack the skills, education or opportunities to make a difference.

Neo-liberalists suggest that the main cause of poverty is a distortion of the free markets which, if allowed to work efficiently, with limited state interference, should benefit the poor by the "trickledown" effect. However, critics of neo-liberalist policies suggest that the benefits of market-based development do not reach everyone and that the poor are seen as the "residue" of that process, a **residual view** of the causes of poverty. Easterly (2006), suggested that poverty was created in developing countries because of the long term effects of colonialisation, the rapid de-colonisation process, poor governance and corruption, supported by the policies of western international financial institutions (IFI's), (Johnson and Farooki, 2013, pages 184,185, 189.)

Structuralists suggest that poverty cannot be addressed by trusting the markets to work efficiently and advocate strong government action to manage the economy, thereby benefitting everyone in society. Bernstein (1992) suggests that there is a **relational view** to the causes of poverty and that "wealth generation by some creates the poverty of others." He suggests that poverty is an outcome of social relations and asks questions such as:

- Who owns or has access to what?
- Who does what?
- Who gets what?
- What do they do with it? (Chang, Johnson & Farooki, 2013, page 244)

People-centred development rejects economic growth as being the answer to tackling poverty and emphasises **empowerment** and **participation** instead. Whilst the broader goals for development remain, the narrower goals focus on international efforts to reduce poverty. This shift of policy led the United Nations to adopt the Millenium Development Goals (MGD's). They identified targets that held politicians to account because they were to be achieved within a specific timescale. National policies promote literacy, health and education and encourage local community improvement schemes. Of the eight MDG's, the following three specific goals are all relevant to this report.

**Goal 1** was to halve, by 2015 the proportion of people whose income is less than US\$1 per day. This was amended later to US\$1.25. Achieve full and productive employment and decent work for all, including women and young people.

**Goal 2** was to ensure that children everywhere would be able to complete a full course of primary education.

**Goal 3** was to eliminate gender disparity in primary and secondary education.

#### The Proposal

Maimuna is a young mother in Gunjur and a tailor by profession. She identified that local girls would not attend school when they were menstruating because it caused them social embarrassment. She decided to manufacture sanitary towels using locally sourced materials. The product was washable, re-useable and produced at low cost. She needed £55 to purchase a sewing machine, which was funded through MBG, using the Gambia based NGO, the Trust Agency for Rural Development (TARUD). The project was very successful and Maimuna is now able to employ a further four tailors to expand her business. She needs a loan of £250 to buy additional sewing machines. This project addresses a number of local issues and is an example of people-centred development.

Literacy rates in the Gambia for children over 15 years are 60% for males and 40.4% for females (UNDP 2010). The reasons for this disparity may be co-incidental to Maimuna's observations. Many girls leave school having reached puberty, perhaps because of family pressure to work and earn money to enhance the family budget. This re-enforces Sen's argument that multiple deprivations can lead to poverty; a limited education, poor skills, low wages etc. However, there is no information available to verify whether the sanitary towel is affecting school attendance.

Maimuna hopes to provide employment opportunities to women which will improve their skills, earn more money and improve their social standing. This can increase their power and agency in the local community. Sen (1981) advocates that economic policies should be focussed on improving the lives of people and communities, ie from the bottom up.



Figure 1: Maimuna with her locally produced sanitary towel.

One of the poorest regions in the world is Sub-Saharan Africa, of which the Gambia forms part. Poverty can be measured in a number of ways, which includes using data. Data can be displayed as graphs or tables to compare the performance of a country against others. This method can be used to identify failing countries that need additional support from the international community. The UN Development Programme (UNDP) has identified three measures of human life that reflect the quality of people's existence, some of which have already been mentioned above.

- Gender Inequality Index (GII) which measures the loss of achievements due to gender disparity and includes empowerment and labour force participation.
- Human Development Index (HDI) which measures life expectancy, years of schooling and the Gross National Income per capita (GNIpc).
- Multi-Dimensional Poverty Index (MPI) which measures ten indicators of health, education and living standards.

Maimuna is addressing all of the UNDP measures of human life with her project, supported by MBG and TARUD.

Farming employs 80% of Gambia's population and accounts for 32% of the country's GDP. 51% of women are employed in agriculture and is the main means of income creation for rural families (<a href="www.accessgambia.com">www.accessgambia.com</a>). The main cash crops are groundnuts, cotton and rice but the crops produced amount to subsistence farming.

In relation to HDI, the Gambia is 183<sup>rd</sup> in the world rankings of national income, compared to the USA which is 4<sup>th</sup>. The GNIpc for the Gambia is US\$500 compared to US\$47,094 in the USA, (World Bank, 2010). These figures show the disparity between countries. The World Bank uses purchasing power parity (PPP) to measure the minimum consumption needs for an adult using a common "basket of goods". Countries are then classified as low, medium or high income countries. The Gambia is a low income country.

Internationally, the stance of the IFI's now reflects the move towards people centred development. The World Bank publishes the World Development Report (WDR) which provides an anti-poverty framework to assess productivity, investment in health and welfare, and social security networks. The UNDP produces an annual report, the Human Development Report (HDR) which assesses the multiple dimensions of poverty (Johnson & Farooki, p176). The GNIpc figure disguises the inequality of income within a country. Wealth distribution within the Gambia shows that the highest 10% of the population account for 37.6% of the nation's wealth whilst the lowest account for 1.5% (UNHDR, 2012). GNIpc figures can disguise disparities within households.

The distribution of International Aid to a developing country is a contested process because it was seen by the developed nations as a vehicle for economic growth and creating opportunities for foreign investment. It was left to NGO's to focus on local community investment in areas like welfare and healthcare. International campaigns such as "Make Poverty History" put pressure on the IFI's to develop policies that integrate economic growth to target poverty and inequality in the developing world.

#### Recommendation

Maimuna is empowering women by providing meaningful employment and could, potentially, have an impact on the amount of years that girls stay at school, thereby enhancing their future prospects and living standards, thus reducing poverty and inequality. Development can be measured by productivity and Figure 1 showcases Maimuna's tailoring skills and product range. With the recent supply of electricity to Gunjur (<a href="www.mbg.org">www.mbg.org</a>), consideration should be given to using electric sewing machines. This could increase her product range and improve production methods by using enhanced technology.

Word Count: 1535

#### References:

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Photo (Figure 1) Courtesy of Dr Nick Maurice, Marlborough Brandt Group

## Q2.

I have been using a paper based notebook because I found using the on-line wiki notebook too confusing. I use it to record the concepts and relevant information for each chapter. This includes any useful quotations that support the concepts, tagged with the course book page number. I have found it useful to read a complete chapter, then re-read it, making notes as I go.

I use the notebook to record my thoughts and record facts that could support any relevant arguments. I don't intend to change the way I use my notebook unless any future TMA's require it.

Word Count: 99