## Beyond the Implementation of Development Goals: Adult Learning as Appropriation

## Mr. Timothy Payne and Ms. Alyssa Bahr (University of San Francisco, U.S.A.)

## **SUMMARY**

In 2007, I started research in Burma focused on microfinance schemes. I come from a financial background. With the program we sought to find the role of metaphor in language.

There is an important message in the short video, "The Girl Effect". The video is a compelling story – allow a girl to go to school, she gets a loan to buy a cow, builds a business, this leads to calls for clean water, social change, a better economy results, and a better world.

Adult learning is an important factor in sustainable development. Examples of this in Burma highlight microfinance schemes (MFIs) and the roles language, narrative and metaphor play in understanding what assessments really demonstrate about the provision of financial services to the poor and the revelation of "authentic narratives" of those helped in the field.

MFIs are important for the poor. Current banking regulations restrict the provision of loans to people who cannot provide collateral. However, a few microfinance organizations operate under a Memorandum of Understanding with the government.

It is important to understand the shift in development thinking and practice from a more scientific and mechanistic point of view to one where attention is given to language, ethics and social engagement. The aim is to learn new ways of developing programs and policies that better reach underserved groups with approaches based on conversation, particularly by conducting conversation-based assessment in which people show their knowledge, experience and creativity. Importance is given to "story".

These narratives matter because it is important to understand that little is known about how effective microfinance schemes are in actually helping the poor and improving their lives.

Looking at the example of the economy in Burma, the present challenges of assessing microfinance coupled with the lack of access to financial services for the poor present a unique opportunity for including the role of language and adult learning. MFIs in the country are said to be at a tipping point. They could turn into viable financial institutions or they could fail and continue in the dismal tradition of Burma's financial sector or just as a well-intentioned idea that failed in practice.

Anecdotal examples help to illustrate how including narrative in assessments matters. Alyssa Bahr talked with a nurse helping with a Chin store in Yangon. They discussed how modern-day development programmes have to be open to what can happen in addition to what was already expected or planned for. Those "other successes" are not going to be reflected in a pre-fabricated evaluation plan. But they are as important as all things that might have been originally set forth as part of what the purpose is. If these can be tied into the mission then they become richer evaluation criteria for trying to answer that question of a programme's success.

I recall a conversation with the director of a non-profit concerning an MFI programme. The director asked a woman, "How is your life now?" The woman said she took out a loan, bought a sow, the sow had piglets, and with the sale of the piglets she was able to pay off her debt, take out a new debt and provide for her family. Her "narrative" offered an answer to the microfinance institution's question, "Is this program working?"

The Millennium Development Goals (MDGs) are still attainable. The question is how to transform the pace of change over the last decade into dramatically faster progress and what role language, narrative and metaphor can play in this.

## **DISCUSSIONS**

Q – How can you carry out your work if you don't know the language?

Answer: We need to look at the way of being in the world. The research I did was conversationally based. I speak very little Burmese. We had a translator and made recordings and the recordings were transcribed. We provided a voice for people.

Adult learning is important and the role metaphor plays outside of the linear approach. We have to look at how it can be raised to a level of discourse.