

# Mobiles in Lifelong Learning for Farmers (L3F)

K.Balasubramanian  
Commonwealth of Learning

---

---

# AGRICULTURE, POVERTY & DEVELOPMENT

- Some developing countries spend \$6 to deliver \$1 worth of development
- Perpetual Pilot Syndrome: Projects when external funding withdrawn back to square one

# SOLUTION

Deliver development at a lower cost

Minimum Intervention-Maximum Impact scenario

Stakeholders investing on a win-win strategy

# ISSUES IN AGRICULTURAL EXTENSION...

- Less & less investment
- Extension officer-Farmers ratio In Commonwealth countries ranging from 1: 2,000 to 1:25,000
- Limited Human Resource Development
- More and more challenges due to Globalization
- Inadequate information flow & knowledge management

NUMBER OF PEOPLE TO REACH...

More than  
500 million families  
in

Commonwealth countries alone

# CONVENTIONAL DIDACTIC MODE OF EXTENSION FACE-TO FACE TRAINING

Inadequate

# ICT CAN PLAY A ROLE

Mobile telephones, community  
radios, increasing internet-  
potentials yet to be optimized

ICT is not just an issue of technology:  
Content, Connectivity,  
financial , economic and social viability  
and ability to reduce transaction cost  
of development

**But ICT  
alone  
cannot do.  
Paradigm  
shift is  
required**

# PARADIGM SHIFT IN AGRICULTURAL EXTENSION

- Strengthen and promote **self-directed personal-strategic learning** among rural communities (80% of adult learning is always self-directed personal strategic learning).
- From Didactic education model of trainer-trainee to facilitating self-directed learning



# PARADIGM SHIFT IN AGRICULTURAL EXTENSION

**Facilitates horizontal transfer of  
knowledge with vertical integration.**

**Strengthening Community's Knowledge  
Management across the socio-economic  
value chain**

# WHO SHOULD FUND DEVELOPMENT? WHO WOULD SUPPORT EXTENSION?

- Initiatives cannot be perpetual-pilot, external agency withdraws-project collapses syndrome
  - Pilot project should be self-replicable, self-generative and self-sustainable
  - Win-Win situation for all stakeholders
  - Agriculture sector: Limited capital formation
  - Credit is an issue and financial institutions, an important stakeholder
-

# AGRICULTURAL CREDIT & FINANCIAL INSTITUTIONS

- High Non Performing Asset (NPA) Rate (Default Rate)
  - High Transaction Costs in Lending
  - As a market , Financial institutions yet to fully exploit Agriculture Sector particularly Small & Marginal farmer segment
-

# LIFELONG LEARNING FOR FARMERS & FINANCIAL INSTITUTIONS

COL proposed the following hypothesis to the Banking Sector:

**If rural agricultural credit is blended with appropriate capacity building the performance of rural credit would be much better vis-à-vis productivity, returns and non-performing assets (NPA) levels.**

**Capacity building would also enlarge the market for bank credit among small and marginal farmers and among other marginalized section of the rural poor.**

**The modern ICT though structures such as rural internet kiosks, rural telecentres, mobile phones, community radios etc can facilitate the capacity building process in a spatial-temporal context which are financially viable, economically feasible and socially acceptable.**

---

# WHEN EVERY AGRICULTURAL BORROWER BECOMES A LEARNER

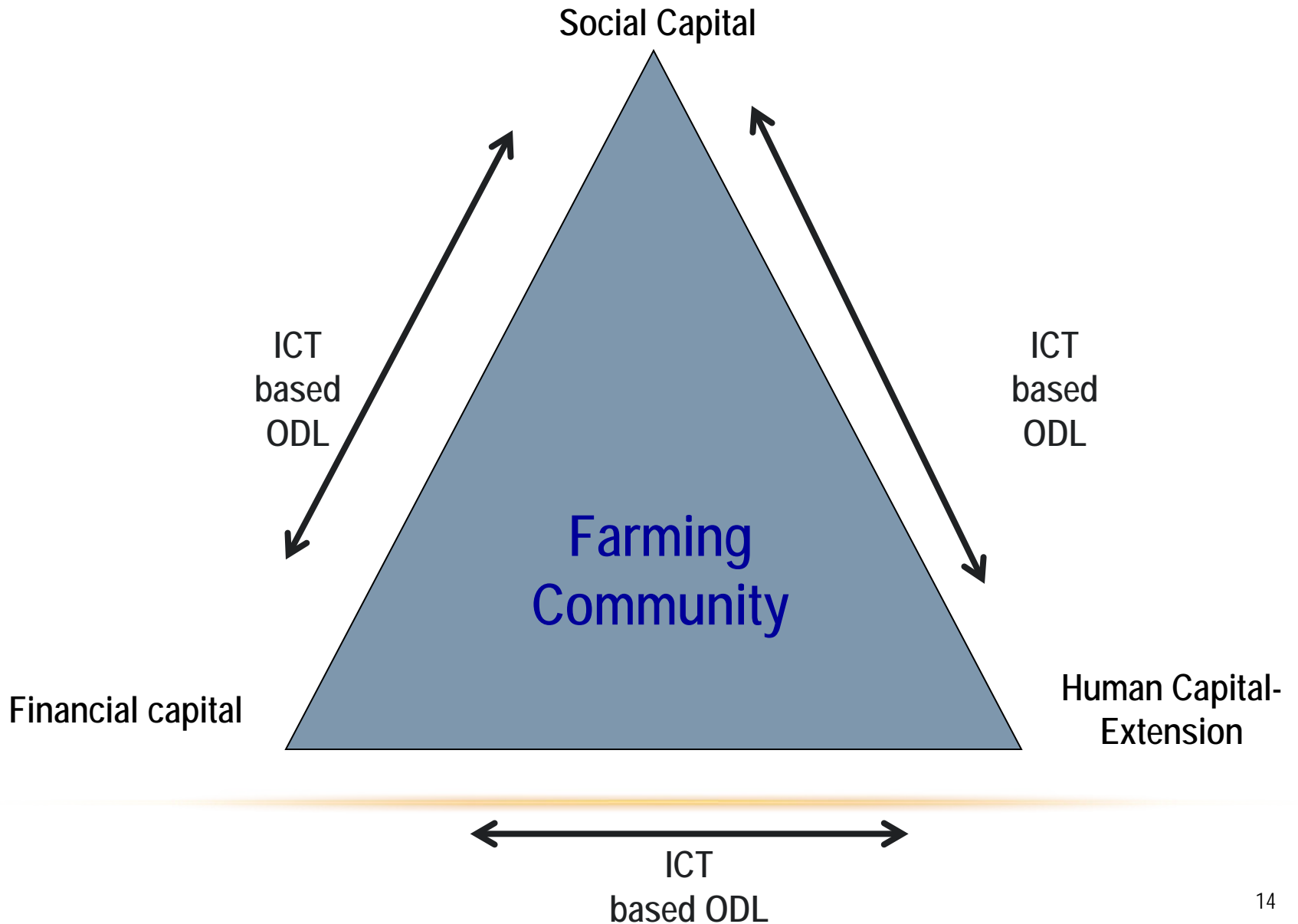
---

Credit performance will be better

NPA will be much lower

---

**L3F & Paradigm Shift:  
Extension is converting Social Capital into Social Learning Capital & Livelihood**



# LIFELONG LEARNING FOR FARMERS (L3F):

- *To facilitate a process and system of “Life Long Learning” in rural community leading to knowledge empowerment, particularly among women and other poor sections of the community.*
- *To facilitate the translation of such knowledge empowerment into livelihood security.*
- *To utilize the modern Information and Communication Technology (ICT) for facilitating such a process.*

# L3F: PREMISES

- L3F -a facilitation process and not a training programme*
- taking place in the context of already established cognitive social capital*
- Community a partner in Knowledge Management.*
- Facilitating **Self-Directed Learning***
- community understanding value chains*



## L3F: Win-Win Situation for Secondary Stakeholders

Financial Institutions	Lower NPA-Enhanced credit umbrella
Marketing Institutions	Scale advantage-Lesser transaction cost
ICT Institutions	Larger Usage of ICT-enhances business
Universities and research institutions	Strengthens the third role-translate research into field reality
Knowledge Infomediaries	Less dependent on external support- self-sustainability-Towards social enterprise

# Batwa Community Inside the Forests of Uganda











Semi-Structured Learning through  
Mobile Phones  
tuned  
to  
the lifecycle  
of  
the enterprise



# HORIZONTAL LEARNING & SELF-DIRECTED LEARNING









# Mobile Phone Technology Improves Farmers' Fortunes in Uganda

WorldWatch Institute

*Because L3F Uganda adapts its educational tools to fit farmers' lifestyles and technological capacities, rather than imposing costly or time-intensive educational programs on farmers, the project can make real advances in empowering farmers and improving their livelihoods.*

Makerere University's Initiative in collaboration with COL in promoting  
Lifelong Learning through ODL using mobile phones and blended learning  
In Kabale district



## SOCIAL SHAPING OF TECHNOLOGY

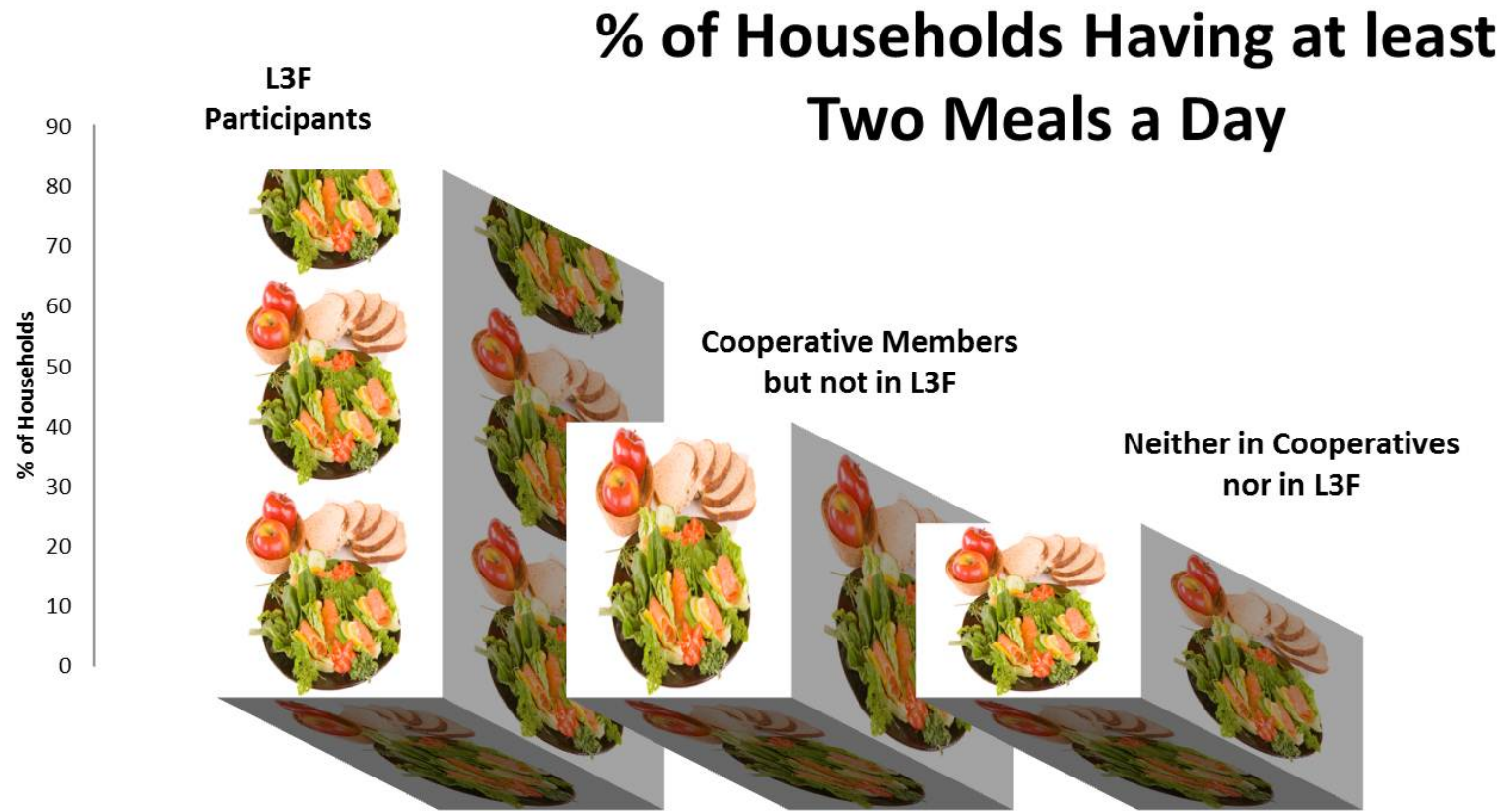
The participating communities are  
facilitated to  
*domesticate*  
the technology

---

# DOMESTICATION OF TECHNOLOGY: MOBILE PHONES

- *appropriation* refers to being able to access and own resources;
- *objectification* reflects the use of resources within the household economy;
- *incorporation* is the manner in which the objects and resources are integrated and have an impact on the power relations within the household;
- *conversion* is the relationship between the household and the broader society.

# Impact of L3F on Household Food Security in Kenya & Uganda

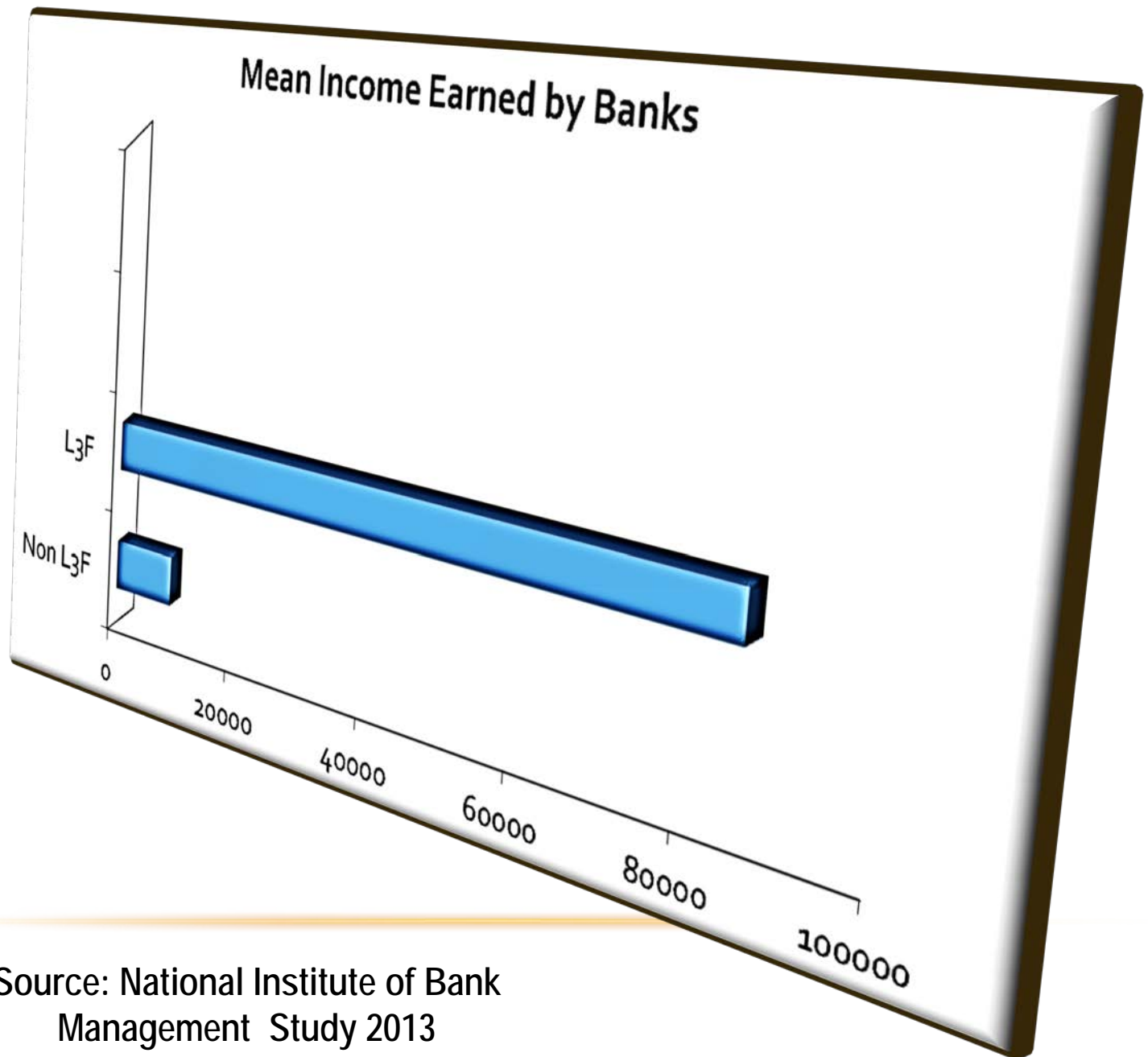


## SOCIAL RATE OF RETURN OF AT LEAST 1 TO 3

- For every **\$1** investment, **\$37** gross return generated for one community in India.

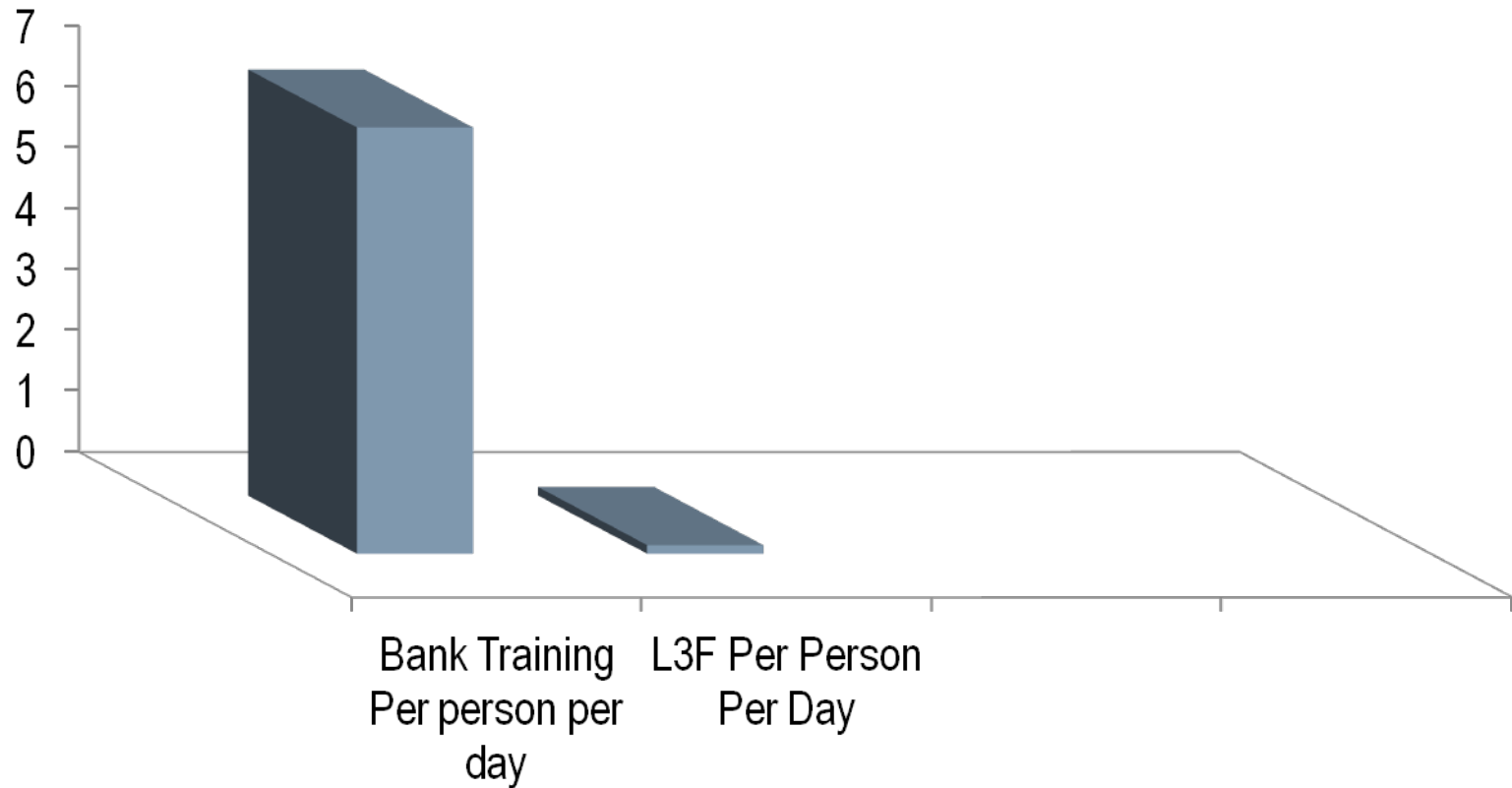
(Based on statistical studies conducted by an University and a banking institution)

---



Source: National Institute of Bank  
Management Study 2013

# COMPARISON OF BANKS' TRAINING OF FARMERS AND L3F IN INDIA



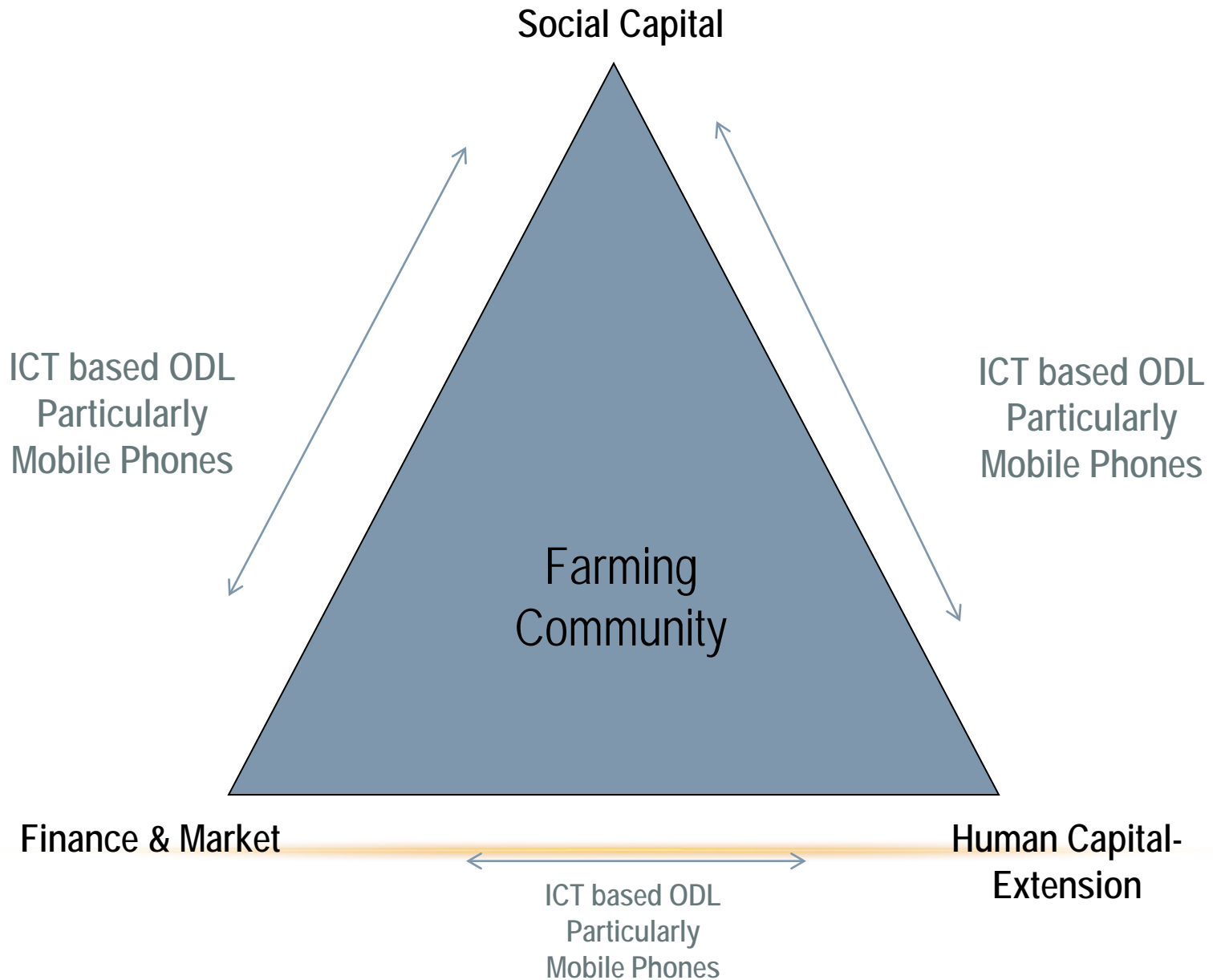
Source: National Institute of Bank Management  
Study 2013

## WORLD BANK ON L3F

- *The use of ICTs such as mobile phones for learning influenced development outcomes because the learning experience was tailored to women's cognitive social capital and reinforced by links with commercial banks .*

ICT for Agriculture Source Book, World Bank, 2011

# L3F & Paradigm Shift: Social Capital into Social Learning Capital & Livelihood





**ICT alone cannot do. Paradigm shift  
is required in the concept &  
practice of extension**