



International Conference
on Design and Development
of Public Library Services
Patterns, Experiences & Ideas

KILLING TWO BIRDS WITH ONE STONE:
A SOCIAL INNOVATION FOR PUBLIC LIBRARIES
TO ALLEVIATE POVERTY & COVID-19 IN DEVELOPING COUNTRIES

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Promoting Excellence in Library
and Information Science Education



1. PROBLEM STATEMENT

- **Poverty** in developing countries
 - The United Nations 2030 Agenda identifies eradicating poverty as “the greatest global challenge and an indispensable requirement for sustainable development (UN 2020).”
 - For example: Over 200 million people earn less than \$2 a day in India
- **COVID-19** pandemic
 - Spread of virus through cash

2. FINANCIAL INCLUSION: A SOLUTION

- Financial inclusion, i.e., providing timely and affordable access to financial services and products, a prerequisite to alleviating poverty (World Bank, 2020)
- Mobile payments, i.e., carrying out financial transactions over mobile phones, the most popular means for the financial inclusion of millions of poor in developing countries (GSMA, 2018)
- Developing countries are promoting mobile payments to alleviate poverty (Potnis, Gaur, and Singh, 2019)
 - As part of the “Digital India Programme,” the Government of India envisions building a “cashless society” where mobile phones will be used for financial transactions (Digital India, 2020)

3. CHALLENGES TO FINANCIAL INCLUSION

- Mobile payments require the user to have mobile literacy, financial literacy, and information literacy
- In India, the case in point, over 200 million people earning less than \$2 a day have low levels of mobile, financial, and information literacy (Gibson, McKenzie, and Zia 2014; Potnis and Gala 2020a)
- This combination of low levels of literacies can further marginalize people living in poverty from using and benefitting from mobile payment services

4. A UNIFIED TOOLKIT: A SOLUTION (1/2)

- We developed a “**Unified Mobile, Financial, and Information Literacy Toolkit**” based on the existing research
 - Sample resources
 - Organisation for Economic Cooperation and Development’s (OECD) toolkit for measuring financial literacy (OECD, 2015)
 - Reference and User Service Association’s (RUSA) guidelines and best practices for financial literacy education in libraries (Keller, LeBeau, Malafi, & Spackman, 2015)
 - Information literacy standards by the Association of College and Research Libraries (ACRL)
 - Information literacy frameworks like the Seven Pillars of information literacy (SCONUL, 2011) and I-LEARN model (Neuman, 2011)
- Our toolkit customized for the poor in India includes tips, exercises, and illustrations for building and/or strengthening
 - Mobile literacy
 - Financial literacy
 - Information literacy

4. PUBLIC LIBRARIES TO IMPLEMENT THE UNIFIED TOOLKIT (2/2)

- Public librarians in developing countries can
 - **assess** mobile, financial, and information literacy of the poor and
 - **enhance** their “mobile payment readiness” to alleviate poverty

5. TESTING THE TOOLKIT

- Planning
 - IRB clearance at University of Tennessee, Knoxville, USA
 - Permission letters and support letters from bureaucrats in government agencies in India
 - Contacted public librarians for scheduling events
 - Managed several unforeseen challenges (e.g., local elections, language and dialect barriers, monsoon, timing of focus groups, etc.) (Potnis & Gala, 2020a, 2020b)
- Ten 3 hr. sessions at 10 public libraries in Gujarat, India
 - 10 focus groups with over 150 patrons earning less than \$2 a day
 - Over 150 survey responses in Gujarati, the native language of study participants

SAMPLE PRECAUTIONS TAKEN

1. Simple attire – no perfume – no shades
2. Minimal use of English words
3. Polite attitude
4. Respect local norms (e.g., bare feet in libraries (temple of knowledge))
5. Establish rapport - share stories about family and daily problems and chores
6. Speak in local accent and dialect
7. Friendly atmosphere – share jokes
8. Pay close attention to non-verbal cues and body language of study participants
9. Eat with study participants during break
10. Make notes – discuss observations (Potnis & Gala, 2020a, 2020b)

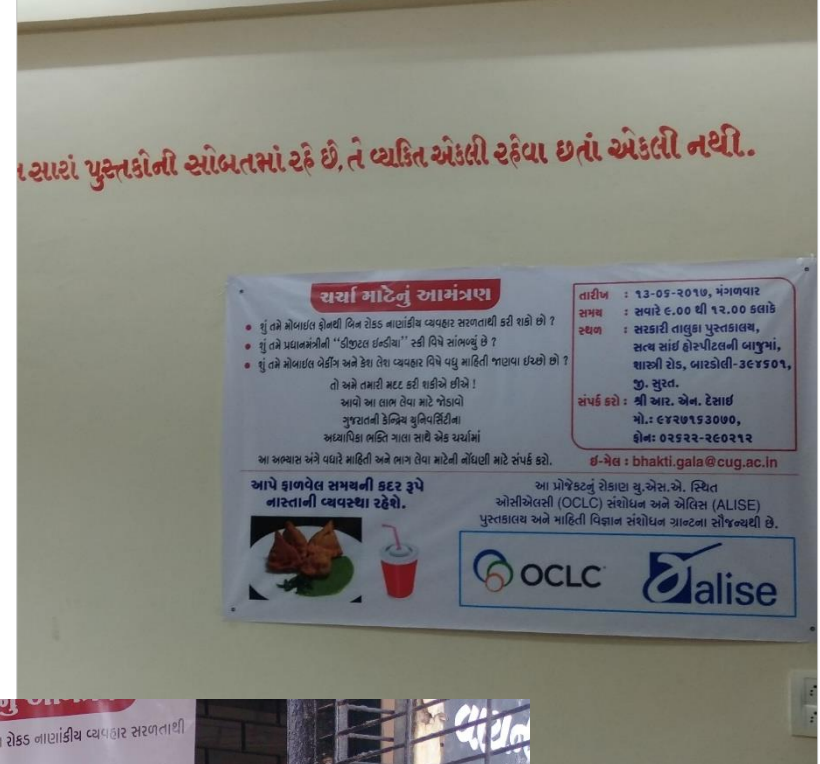
PROMOTING A TESTING EVENT

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INVITATION BANNERS AT MULTIPLE PUBLIC LIBRARIES



5/17/2022





6. DOES THE TOOLKIT WORK? (1 / 3)

- At the end of each of our 10 sessions, we asked participants:
 - *How would you describe the impact of today's session on your life?*
 - *Would today's session change your skills, knowledge, attitude, and behavior, and in what ways?*

FEEDBACK FROM THE POOR (2/3)

- Most participants at the 10 public libraries said they had a positive experience and would benefit from our session in the long run
- Most of them requested a follow-up session on mobile literacy and how to search for information online
- At the Bharuch Public Library, a 26-year old male said: “Your information was very useful and we would like to have one more session with you, but next time please also include students from grade 10 to 12. We should get this training every six months.”
- Some of them were thrilled to do some of the hands-on activities that increased their mobile literacy
- We experienced a lot of enthusiasm among all participants
- There was a strong positive sentiment among them

FEEDBACK FROM PUBLIC LIBRARIANS (3/3)

- A librarian requested us if we could offer a special session dedicated to using computers
- Some librarians suggested reducing the length of our sessions
- All of them were thrilled by the possibility of using the toolkit to help the Government of India achieve its goal of a cashless society (Digital India 2020)

7. IMPLICATIONS FOR PUBLIC LIBRARIES

- More foot-traffic to public libraries
 - Libraries are not only for books and literate people
 - Illiterates and semi-literates can also benefit from public libraries
- New image, rebranding, and more visibility for public libraries
 - Public libraries can play an important role in helping the poor use and benefit from mobile payments
 - Partnership with governments to alleviate the spread of COVID-19 virus
 - More valuable: More relevant to and useful for local communities
- Public librarians can get more respect from the public
- Public libraries in **other** developing countries can customize and use our toolkit for building cashless society

8. REVISED UNIFIED TOOLKIT

- Our toolkit is available for free at: <https://sis.utk.edu/dp/toolkit>
- Leave us feedback on the same page

Feedback Form

Name

First **Last**

Affiliation

Email

Feedback

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THANK YOU!

- Questions?
- Comments?
- Need help in customizing our toolkit for Iran?
- Interested in conducting research with me?
 - Email Dr. Devendra Potnis at dpotnis@utk.edu

