

Exiting the Cycle

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I've always wondered how people who can barely make ends meet manage to stay positive, when even privileged people so often bemoan their misfortunes. This dichotomy has never been more apparent to me than when a few underage newspaper vendors volunteered to help me raise funds for the impoverished during a Youth's Voice campaign. These kids worked hard under the sun everyday to make sure their families could manage a meal, yet they were more willing to help than a businessman I approached, who said he had no time for such tomfoolery.

The kids received this situation more casually than I could, attempting to alleviate my disappointment by sharing their fanciful aspirations of growing up richer than such businessmen and donating their hearts out to people. Yet, partaking in their enthusiasm was a bittersweet experience, because I could realize the impediments waylaying their paths.

Before long, they'll fall victims to our competitive, capitalist system. They'll fail to improve their lives, because they lack the means to receive an education, just as their parents did before them, just as their children will after a generation. This cycle of poverty will continue to punish the helpless as people who have the power to change things choose to sit back and do nothing, letting the rich grow their coffers while the poor simmer in destitute resentment.

Nonetheless, we'll keep watching; we'll keep blaming the system as we have always done. However, is the system really to blame? A system that provides us the right to control our own property might be the best there exists. Every great system has flaws in the beginning; and it's obvious that the poor have only fallen victim to those in ours. Hence, aren't we the ones to blame for overlooking those flaws?

We have waited for our governments long enough. It is time to take matters in our own hands. Therefore, I want to use this opportunity to discuss this issue, and lay out a viable solution that could deal a crippling blow to this vicious

self-propagating cycle instigated by illiteracy and poverty, which has been hurling the world into an economic abyss for decades.

Members of poverty stricken families do not have the means to go through the phases of a formal education. They usually have next to no money, and every moment they're not being commercially productive, their family is starving. Therefore, they usually seek sustainable jobs that can be mastered quickly, such as construction work or electronic repairs. Though these jobs may be in high demand, there are hardly any learning opportunities for this large number of unskilled beginners – besides rare businesses that accept newcomers. Consequently, the underprivileged are put at the mercy of employers because without proper training in certain fields or any supporting credentials except the employer's recommendation, there's little chance of finding jobs elsewhere. This forces them to accept inadequate salaries, which affects their ability to provide their children with chances to improve their lives.

Unlike schools and universities, therefore, which provide in-depth knowledge in various fields in exchange for abundant time and money, there should exist low-cost, "go-to" places that specialize in specific skill development training for interested people – because professionals such as vehicle mechanics do not need to know the laws of thermodynamics and angular momentum to change a flat tire, but rather require skill and experience in that application.

We can begin to achieve this through extensive application of a simple tool that has been used in the corporate world for generations to gain dominance over contemporary markets and competitors, but which was seldom used to improve underprivileged education, despite its potential to do so much good – Market Segmentation (MS).

In using MS, the following analyses are paramount to target the underprivileged:

1. Commonly, students who complete a formal, well-rounded education graduate knowing several things that are redundant to their chosen careers. These redundancies, comprise of the larger block of a formal education, span most of the expenses. Therefore, we need to curb or eliminate them to greatly reduce durational and financial costs.
2. The underprivileged comprise a large chunk of the world population. Therefore, their interest in inexpensive learning opportunities creates a large demand. Hence, it is imperative that we manufacture cheap specialized courses

that, on completion, equip students with necessary and immediately employable skills for specific professions.

3. Considering almost all students cannot pay for a time and cost expensive education, or make large advance or periodical payments, constructing an alternative, convenient payment system becomes a prime condition.

Withholding these objectives as central values, an independent, self-sustaining solution needs to be established that indefinitely continues helping people – unlike charitable or commercial organizations which, almost always being dependent on donations, investments and profits, usually put themselves at the mercy of and under obligations to corporations, investors and the privileged, and once these run out or falter, they can't function anymore – a constraint that greatly influences their judgement. These prerequisites make the theory of Social Business – a non-dividend, non-loss company dedicated entirely to a social goal, where all profits are ploughed back into the business for expansion and improvement, and investors aren't entitled to any overall returns exceeding their investments – a godsend.

A social institution should, therefore, be founded – harnessing the above stratagems to meet the aforesaid conditions – which would teach by preparing and segmenting a curriculum that fulfils all requirements for immediate professional skill deployment. Periodical surveys of small businesses in targeted regions are required to forecast demands for jobs in the beginning of each session, and while developing courses accordingly, partnerships need to be established with interested parties. On proper completion of a segment, students will be sent to partnered businesses, where they will, for a time, engage in practical work on the specified topics learned, before returning to the institution. They will earn a salary for their work, a small percentage (5-10%) of which will be submitted to the institution by the partnered business. Depending on the specified budget per student, student income, and length of curriculum, an incremental payment structure needs to be established, where total time worked by a student before return will increase after successive segments, paying for future segments with past work (an incremental system is suggested because a student will become more skilled after finishing each segment). This method, or a variation of such a method, would allow students to make payments in trifling amounts, learn in an interactive and realistic manner, and be self-reliant for their development. It will also obligate students to return to the institution to complete their training, while enabling the institution to secure cost of education.

Accomplishment of a specialization or skill will require the completion of a preset course plan necessitating no prior knowledge not provided by the institution. The plan would be designed to exclude all redundancies – abating financial and durational costs significantly by consequence – which makes the education more affordable and the training time required less demanding for the underprivileged. Courses ranging from basic to professional may allow students to learn everything from 'ABC's to changing engine parts, while freedom of choice and independence from financial constraints will allow them to pursue any number of skills they may be interested in. These features, along with the promise of a paid job on enrolment, will attract students in great numbers. On graduation, these students will receive a certificate listing all their skills.

After settling all investment returns and debts, reinvesting all proceeds into the institution would construct a self-sustaining social business that would empower the underprivileged and foster economic growth. Any surplus can be used to expand the business, create financial aid for students in dire need, or subsidize education of future students.

Absence of commercial interests, though, will put the enterprise under severe resource constraints, prompting innovative, frugal solutions that maintain sufficient revenues for self-sustainability – and unequivocal, inflexible commitment to the social agenda is required for its success. Great care also needs to be taken in the application because such models may easily become sensitive to changes, especially profit-orientation – as was exemplified by the almost imminent collapse of microcredit on Indian ventures' attempts to aggressively commercialize it, reported in the New York Times article Sacrificing Microcredit for Megaprofits by Nobel Laureate Professor Muhammad Yunus.

"Everyone on this planet suffers personally when anyone's life is wasted." – Professor Yunus brilliantly underlines in the Forbes article, Social Business – and only strictly mission-oriented enterprises, with socially lucrative business models that capacitate the incapable, can prevent such waste, inevitably obliterating poverty. If ever initiated, I dearly hope for a day that sees the cessation of such systems as formulated in this article, out of unnecessary from well-serving their purposes, when children can go through all the phases of a formal education, and grow undeprived of the essential redundancies that can mold life in so many beautiful ways – a day when every single child and adult will hold the right and means to dream. ■