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THE IMPACT OF FUNCTIONAL ADULT LITERACY ON WOMEN

ECONOMIC EMPOWERMENT

THE CASE OF LIMU SEQA WOREDA, JIMMA ZONE

BY

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*A Thesis Submitted to post graduate program, in Partial Fulfilment of the
Requirements for the Degree of Master of Science in Economics
(Economic Policy Analysis)*

JIMMA UNIVERSITY

SCHOOL OF GRADUATE STUDIES

COLLAGE OF BUSSINESS AND ECONOMICS

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DECLARATION

I undersigned declare that this research report is my original work and has not been presented for a degree in any other university, and all the materials used for this study have been duly acknowledged.

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SCHOOL OF GRADUATE STUDIES
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Abstract

The study evaluated the role and contribution of Functional Adult Literacy (FAL) for women economic empowerment through assessing its impact on women's access to and control over assets, increased women participation in decision making process at household level, improvement of women's culture on saving and credit management and women's ability to enhance their income and income generating activities in the study areas of five kebeles of Limmu Seqa Woreda in Jimma zone of Oromia region.

Data was collected from a total of 210 FAL-program member and 189 non-members in Limmu Seqa wereda. Non-members were selected from non-program kebeles. In the study both primary and secondary sources of data have been used. Questionnaire and Focus group discussions were the main tools of data collection. Descriptive statistics, econometric analysis and thematic analysis were carried out to accomplish the above-mentioned tasks.

The results of the study indicated that the FAL-program has a positive impact on women's economic empowerment as measured by the increased participation of women in household decision-making, and improvement in living conditions of its members. Compared to the non-members, FAL-members have improved their household incomes, asset possession levels, and savings and credit habit. The maximum likely hood logit model revealed that being member of FAL program, asset ownership, and existence of personal saving, being head of the household and participating in community based organizations are significantly and positively related to women's control over decision making on their economic resources and opportunities. Whereas, educational status, age of respondents and household size are found to be statistically insignificant in determining women's control over decision making on their economic resources and opportunities.

The policy implication of this study is that, Functional Adult literacy is a forum for empowering women to build strong groups of diligent and committed women. It should therefore be encouraged and reinforced by a favourable policy framework that will create an enabling environment in which women will contribute to the economic growth of the nation.

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ACRONYMS

ABE	Alternative Basic Education
ADLI	Agricultural Development Led Industrialization
ANFEA	Adult and Non-Formal Education Association
AYIR	Average Yearly Income of respondents (continuous)
BOA	Bureau of Agriculture
CBO	Community Based Organization
CSA	Central Statistics Authority
DA	Development Agent
DMOERO	Decision Making Over Economic Resource and Opportunities
DFID	Department For International Development
DHHC	Demographic and household characteristics
EFA	Education Funding Agency
ES	Educational status
FAL	Functional Adult Literacy
FALM	Functional Adult Literacy Membership
FAO	Food and Agriculture Organization
FDRE	Federal Democratic Republic of Ethiopia
FEDO	Finance and Economic Development Office
FGD	Focus Group Discussion
HHH	Household Head
ICO	International Culture Organization
ICRW	International Center for Research on Women
IFAD	International Fund for Agricultural Development
IGAs	Income Generating Activities
LPM	Linear Probability Model
MOE	Ministry Of Education
MoWA	Ministry of Women Affairs
NGO	Non-Governmental Organization
NRM	Natural Resource Management
NRSs	National Regional States
OLS	Ordinary Least Squares
Oxfam GB	Oxfam Great Britain
PA	Peasant Association
PASDEP	Plan for Accelerated and Sustained Development to End Poverty
SACCO	Saving and Credit Cooperative
SDPRP	Sustainable Development and Poverty Reduction Program
SPSS	Statistical Package for Social Science
TA	Technical Assistance
UN	United Nations
UNDAW	United Nations Division for the Advancement of Women

UNDP	United Nations Development Program
UNICEF	United Nations Educational, Scientific and Cultural Organization.
UNFPA	United Nations Population Fund
UNESCO	United Nations International Children's Emergency

CHAPTER ONE

INTRODUCTION

1.1. Background of the study

Ethiopia has a projected population of about 97.9 million in 2014 (about 83% living in rural areas) speaking about 80 different languages (The African report, 2014). The current growth rate is 3.02%. Ethiopia is the largest landlocked country in the continent of Africa. This estimate of how many people live in Ethiopia makes the 13th most populous country in the world, and the second largest country in Africa, next to Nigeria in population. According to the age structure, those under 15 years old constituted 48%; those between 15-64 years old made up 49%; and the rest account for 3%. Administratively and since 1991, the country is a Federal Democratic Republic with nine National Regional States (NRSs) and two city administrations. The government politico-administrative tier, in descending order of hierarchy, is Federal, Regional State, Zonal (in three Regions), Woreda, and kebele. The National Regional States have considerable authority, responsibility and accountability which they exercise and discharge through councils at these levels. In terms of socio-economic indicators, Ethiopia is a low-income country with a per capita gross national income of \$410 in 2013, (world Bank, 2013) adult literacy of less than 40%; and life expectancy was 55. 39% of the population lives below the national poverty line. Furthermore, 46% of the population is undernourished, and 47% of children under the age of five suffer from malnutrition (World Bank, 2007).

Women as a marginalized group suffer the realities of gender inequality. Gender inequality arises from deeply entrenched attitudes among males that the female gender is the inferior gender, an attitude which social institutions often reinforce. This attitude is responsible for pushing women into marginalized situations (Singha Roy, 2001).

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Education will unleash the productive potential of rural women and enable them to participate more equitably in the growth process of the country. A literate woman will be able to understand the importance of education and see the necessity of engaging herself in community matters, where some of her problems may be solved. When you educate a woman, you educate her family (GolianandPellenm, 1994). Adult literacy is the fertilizer needed for development and democracy to take root and to grow (Aspbae, 2006). It is an invisible ingredient in any successful strategy for eradicating poverty and achieving gender equity. Illiteracy and poverty are two sides of the same coin.

The concept of literacy has several layers. Literacy is rooted in the skills of reading and writing. These skills are used by individuals to accomplish tasks in their daily lives. Those tasks are part of their literacy practices, socially and culturally rooted in the communities in which they live and work. Literacy can be a means for critical reflection on the world as a necessary part of creating change. Literacy is a way of remembering, recording, representing reality, communicating across space and time.

Illiterate people are not ignorant. They have innumerable skills and extensive knowledge: for example in rural areas they have complex knowledge about how to tend, care for and harvest wide range of crops, how to raise different animals, build houses and make various crafts. They have the knowledge necessary to survive in what are often very harsh conditions. People who we conventionally regard as illiterate have many means for doing these things already, whether through music, drama, song's, drums, clothes patterns, oral histories etc. All of these are based on structured patterns that help people to remember and /or communicate.

In Ethiopia human labor and the natural resources are the two most important potentials to expedite and advance economic and social development. Nevertheless majority of the adults who

play a vital role in the economic development are illiterate. The highest percentage of the illiterate, poor and unemployed is found in women living in rural areas. Lack of literacy means, lack of skills, which result in lack of employment. Adult literacy precedes the development of an individual. In line with this the rural development policies Agriculture Development-Led Industrialization (ADLI), Sustainable Development and Poverty Reduction Program (SDPRP) and Plan for Accelerated and Sustained Development to End Poverty (PASDEP) recognized the need for functional adult literacy and sustainable livelihoods.

Functional literacy is a process of linking development outputs with educational programs and inputs. It is not merely a literacy program. It is much more than literacy programs. It is functional education aiming at knowledge, understanding, acquiring knowledge and skills, changes in attitude and motivation for problem solving by building on what they already have. It is a method of training illiterate adults for development purposes, and literacy skill comes only as part of developing their general skills by increasing their communication abilities.

The engagement of women in literacy programs will enable them to be functionally literate, to improve their family lives, and to be able to write for practical purposes such as keeping accounts, writing down their savings and taking minutes. Literacy develops rural women to enjoy the opportunities that education brings, such as living safer, healthier; more productive and more fulfilling lives. Women learn to analyze their life situations in order to reach out new skills and knowledge systems, which may have remained dormant for years (Hunt & Jackson, 1992). It is through literacy that women may be engaged in income-generating skills. The integration of reading, writing and numeracy skills with training in skills such as sewing, knitting, vegetable cultivation, and others may empower and transform rural women.

Women literacy may even lead to a lower birth rate because they gain information on contraceptives, while others, can get new opportunities in the job market. As women interact with others, they will have control over their bodies. McKay (2000) mentions that female education is seen as a health issue, in that these women will understand programs of primary health care and be able to promote good nutrition, safe water, sanitation, and the immunization of their children, thus reducing the infant mortality rate. Literate women can help to increase the life span of their families because they will have a better understanding of healthcare facilities available to them. Functional literacy ought to provide a private space for women to reflect on their experiences, leading them to gain self-confidence (Robinson- Pant, 1999: 1). With all these positive advantages of women literacy, this study is proposed to clearly show evidence based impacts of the FAL in rural women.

Statement of the problem

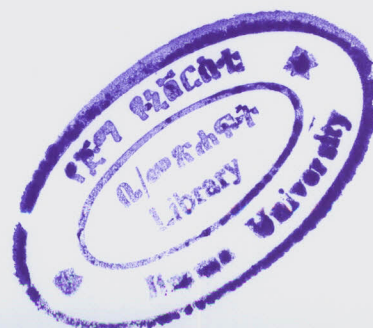
In Ethiopia, women's participation in their own matters and women's benefit from social, economic and political spheres are low. Traditional, social and economic values constrain the rights of women and their opportunities to direct their own lives or participate in and contribute to community and national development (Bogalech and Mengistu, 2007).

The gender gap in literacy and education is widespread, being especially marked in the less developed countries. Beyond being a serious human rights and equity issue, it also has significant economic, demographic, and health ramifications, as substantiated by several studies (Levine, 1994; McGranahan, 1995; Mehra, 1997). Recent studies have shown that inequalities, particularly in the distribution of assets, influenced growth outcomes. The higher the initial level of inequalities in the distribution of physical assets and human capital the less likely it was that a particular growth path would lead to declines in poverty (Alesina and Rodrik, 1994; Birdsall and

Londono, 1997 and 1998; Persson and Tabbellini, 1994; Deininger et al. 1998; Deininger and Olinto, 2000). Gender imbalances exist in the division of labour, access to resources, distribution of income, and decision-making. In the history of Ethiopia, women are primarily tasked with food production and other household level activities. Rights to land, credit, and other productive resources are difficult for women to attain.

Due to the cultural bottlenecks, non-participatory policies and lack of awareness, women continue to be burdened with back-breaking domestic chores and unimproved heavy agricultural activities for long periods of time. Women in Ethiopia have not been exposed to the economic and educational opportunities that would enable them practice efficient and alternative income-generating activities. This lack of efficient and alternative income sources constrains women to be very much dependent on their husbands and to have low participation in household decision-making. Discrimination against women is economically inefficient. National economies lose out when a substantial part of the population cannot compete equitably or realize its full potential. Besides, women have no access to networks to share experience of the world outside the home. To curb these women related problems, the government of the Federal Democratic Republic of Ethiopia (FDRE) issued the National Ethiopian Policy on Women and granted equal rights for women under the constitution (FDRE, 1993).

The findings of the study conducted by Oxfam Great Britain; the international non-government organization, in 2009 on women in Limmu Seqa area emphasized the existing situation and opportunities of integrating Functional Adult Literacy (FAL) towards improving women's participation, economic empowerment and leadership role within the local community depicted that the members of the Limmu Inara Multipurpose union are characterized by coffee farm ownership and male dominated with only 9.4 % female membership (female households), female



participation and leadership role in multipurpose cooperatives is very minimal, and nearly 75% of the cooperative and women saving groups members are illiterate. As noted by 80% of women included in the study, the husband is still the powerful figure that decides on the resources. Empowering women to be key players in the efforts to be made in various development interventions areas and through leadership skill development are key areas to be worked on. Therefore, women illiteracy, poor women participation in various economic activities, and poor women decision making power over resources and benefit sharing, and the impact of FAL in improving all these gaps in the rural settings are the major gaps identified and need to be filled. Therefore, studying the impact of FAL on women economic and social empowerment, and documenting the learning of different experiences like Limmu Seqa women, and sharing of information for future use is vital in the course of women empowerment through social and economic development interventions in our country.

Recently Functional Adult Literacy programs are launched in different areas of the country. However, studies that critically assess the impact of Functional Adult Literacy on women's economic empowerment are so far limited in the country. To the researcher knowledge it is hard to find any research that has been done on the impact of FAL on women economic empowerment. This is perhaps due to the fact that both FAL approach and priority attention to women's economic empowerment are new, and are now currently recognized as important strategies in the process of policy development in Ethiopia. Cognizing these this study is aimed at filling the gap in the literature in the area.

1.3 Objectives of the Study

1.3.1 Major Objective

The major objective of the study is to determine the effect of Functional Adult Literacy (FAL) on women economic empowerment.

1.3.2 Specific objectives

The specific objectives include:

- I) To assess the impact of Functional Adult Literacy (FAL) on women's access to and control over assets at household level.
- II) To assess the impact of Functional Adult Literacy (FAL) in improving women participation in decision making process at household level.
- III) To assess the role of Functional adult Literacy (FAL) on improving women income.
- IV) To assess the role of Functional Adult Literacy (FAL) program in improving women's culture in saving and credit management

1.4 Significance of the study

The women Functional Adult Literacy, if supported by appropriate institutional development and managed properly, could make a significant contribution to women economic empowerment. Therefore, this study was conducted to generate and contribute information regarding to the overall contribution of the FAL in increasing women income, saving and enhancing decision making over economic resources. So, the information obtained from the study could help those who have interest to get involved in the sector and help them to identify easily the entry points. Moreover, the study could have a paramount significance for policy makers, planners and researchers to know FAL and women economic empowerment nexuses to develop a strategy.

1.5 Scope and Limitation of the study

This study was conducted to determine the effect of FAL for women income and economic empowerment in the study areas. The study also tried to identify the challenges and prospects of FAL in enhancing women economic empowerment. Even though FAL-program is functioning in three woreda namely Limmu Kosa, LimmuSeqa, and Chora Boter; the study considered only two kebele of Limmu Seqa woreda namely Seqa and Dora. Data about Non-members collected from Galegabata, Rigo and Koma kebele of Limmu Seqa woreda.

1.6 Organization of the thesis

The thesis is organized under five chapters. The first chapter includes background information, problem statement, objectives of the study, significance of the study and limitations of the study. The second chapter gives a review of related literature. The third chapter discusses the study areas and the research methodology employed. The fourth chapter elaborates research findings and discusses the results. Finally, the fifth chapter gives a summary, conclusion, presents policy implication.

CHAPTER TWO

LITERATURE REVIEW

2.1. Definition and concepts

2.1.1. The concept and definition of functional adult literacy

Rogers (1996) explained that “The definitions of literacy have changed and developed over a period of time because it means many things in different contexts and different periods. People need different literacy skills in different contexts so that they can fully and effectively function in their daily lives. EFA Global Monitoring Report (2006) stated that “Literacy as defined by UNESCO is the ability of a person to function in all the activities in which literacy is required for effective functioning of his/her group and the community and also for enabling him/her to continue to use reading, writing and calculation for his/her own and the community’s development. The World Bank Source book (2002) states “Basic education is widely regarded as making a basic contribution to social and economic progress.” According to UNICEF 1999, Functional Adult Literacy means enabling a person to engage in activities in which literacy is required for effective functioning of his/her to continue to use reading, writing and calculation for his/her own and the community’s development.

Women population in Ethiopia accounts for almost half of the population. But the literacy state of women adults (28.1%) is lower as compared with men (49.1%), (CSA, 2007). Their illiteracy lags them back in the social, economic and political empowerment. Especially Rural women are having little opportunity to generate their own income and to be economically empowered (Farm Africa, 2014). Rao&Kelleher (2005) stated that to achieve gender equality changes are needed in inequitable social systems and institutions. The need for institutional change is to address the

root causes of gender inequality. According to IFAD (2009) the most effective means of maximizing contributions to gender equality and empowerment is to develop an institutional culture that is women-friendly and empowering that manifests these traits in all interaction with clients, and that address the institutional constraints.

The importance of education for rural girls and women is not questionable. Different research findings show that women literacy has positive and significant effect on socio-economic development of a society, since women are the foundation line in the community as a whole (MaïmounaKonaté, 2010). Although Ethiopian girls and women are responsible for the survival of their families, their less access to basic education or drop out of school at an early age is due to socio-cultural and religious factors.

Women are all constrained by 'the norms, beliefs, customs and values through which societies differentiate between women and men' Kabeer,(2000). Everywhere, it can be seen in domestic violence, male-dominated decisions and women's inferior access to assets of many kinds. As a result of all these constraints, 'Empowering' women has become a frequently cited goal of development interventions. Traditional development goals, such as better health or increased income, are cited as evidence of empowerment. There is increasing recognition that economically empowering women is also essential both to realize women's rights and to achieve broader development goals such as economic growth, poverty reduction, health, education and welfare. Women who are economically empowered contribute more to their families, societies and national economies. Economically empowering women is a win-win that can benefit not only women, but society more broadly (International Centre for Research on Women, ICRW, 2011). Women are a powerful economic force. For a country's growth, they make important contributions as entrepreneurs and employees. And they support development more broadly,

through the care and attention they bring to the welfare of their families. Women also make critical contributions to their families and communities, and to national and global economies (Simavi et al., 2010). Education equips girls and women with knowledge to make informed decisions about their everyday lives and to gain bargaining power. A mother's education influences her children more than the father's in terms of securing resources. With higher levels of education, women tend to have lower fertility rates, improved nutrition, and increased use of health services for themselves and their children (Vos 1996). Additionally, education serves as a predictor of better employment opportunities because educated women participate more in the labor force and earn higher incomes.

As one of the United Nations member country, the Government of Ethiopia has declared its commitment to gender equality by stipulating the rights of women in its Constitution of 1994; by issuing the National Policy on Women and by formulating the National Action Plan on Gender and Development (2006-2010). More recently, the Growth and Transformation Plan (2010-2015) and the sector development plan for Women and children (2011-2028) further elaborated on the Government's specific commitments to promoting women social, economic and political empowerment (MoWA, 2005).

2.1.2. The Concept and Definition of Empowerment

As demonstrated by a number of study documents from the United Nations (UNDAW 2001; UNICEF 1999), the Association for Women in Development (Everett 1991), the Declaration made at the Micro-credit Summit (RESULTS 1997), DFID (2000), and other organizations, "Empowerment" has been used to represent a wide range of concepts and to describe a proliferation of outcomes. The term has been used more often to advocate for certain types of policies and intervention strategies than to analyse them. Bennett (2002) describes empowerment

as “the enhancement of assets and capabilities of diverse individuals and groups to engage, influence and hold accountable the institutions which affect them. G. Sen (1993) defines empowerment as “altering relations of power which constrain women’s options and autonomy and adversely affect health and well-being.”

Different people use empowerment to mean different things. However there are four aspects which seem to be generally accepted in the literature on women’s empowerment. Firstly to be empowered one must have been disempowered. It is relevant to speak of empowering women, for example, because, as a group, they are disempowered relative to men. Secondly, empowerment cannot be bestowed by a third party. Rather those who would become empowered must claim it. Development agencies cannot therefore empower women—the most they can achieve is to facilitate women empowering themselves. They may be able to create conditions favourable to empowerment but they cannot make it happen. Thirdly, definitions of empowerment usually include a sense of people making decisions on matters which are important in their lives and being able to carry them out. Reflection, analysis and action are involved in this process which may happen on an individual or a collective level. There is some evidence that while women’s own struggles for empowerment have tended to be collective efforts, empowerment-orientated development interventions often focus more on the level of the individual. Finally empowerment is an on-going process rather than a product. There is no final goal. One does not arrive at a stage of being empowered in some absolute sense. People are empowered, or disempowered, relative to others or, importantly, relative to themselves at a previous time. According to Kabeer (1999) Women’s empowerment is “A process by which those who have been denied the ability to make a strategic life choices acquire such ability”. It is said to be multi-dimensional, existing in the economic, socio-cultural, familial/interpersonal,

legal, political and psychological realms (Malhotra, Schuler and Boender, 2002). Women's empowerment and the movement toward gender equality is a modern phenomenon that continues to develop around the world.

A woman's level of empowerment will vary, sometimes enormously, according to other criteria such as her class or caste, ethnicity, relative wealth, age, family position and any analysis of women's power or lack of it must appreciate these other contributory dimensions. Nevertheless, focusing on the empowerment of women as a group requires an analysis of gender relations i.e. the ways in which power relations between the sexes are constructed and maintained. Analysis of women's position should therefore be based on the realities of their lives rather than on a generalized assumption that they are oppressed (Mohanty, 1991). The Inter-American Development Bank (2010) defined women's empowerment in terms of 'expanding the rights, resources, and capacity of women to make decisions and act independently in social, economic, and political spheres. The UN (2001) defined women's empowerment in terms of five components: 'women's sense of self-worth; their right to have and determine choices; their right to have access to opportunities and resources; their right to have the power to control their own lives both within and outside the home; and their ability to influence the direction of social change to create a more just social and economic order both nationally and internationally'. Empowered women will have a voice in sexual harassment, rape, and unpaid labour and become conscious of their rights (Malicky, et al, 1995).

Economic empowerment is the capacity of women and men to participate in, contribute to and benefit from growth processes in ways which recognise the value of their contributions, respect their dignity and make it possible to negotiate a fairer distribution of the benefits of growth (Eyben et al., 2008). The World Bank Action Plan (2006) Gender Equality as Smart Economics

argues that economic empowerment is about making markets work for women and empowering women to compete in markets. Because markets come in many forms, the Action Plan targets four key markets: land, labour, financial and product (increasing access to business services and facilitating the creation of female-owned businesses) markets. A woman is economically empowered when she has both the ability to succeed and advance economically, and the power to make and act on economic decisions. Increasing the role of women in the economy is part of the solution to the financial and economic crises and critical for economic resilience and growth. As a measure of change in conditions over time, gender-sensitive indicators capture existing differences between genders. Based on the codification of these differences, efforts to empower women (e.g. create equal access to resources and improve opportunities in society) can be measured (Jafer 2009). An indicator is a single figure that summarizes a large amount of information while providing an indication of change over time, often the amount of progress toward a specific goal. Unlike mere descriptive statistics, indicators involve comparisons to a norm or baseline in their interpretation (Moser 2007). Indicators can be quantitative or qualitative, a distinction based on information type, use, and interpretation (Beck 1999). Quantitative indicators, however, are insufficient at reflecting all changes in gender-related outcomes. Qualitative indicators permit more in-depth examination of social processes, social relations, power dynamics, and gender equity. These indicators capture perceptions, opinions, and experiences. They can be collected through focus groups, social mapping, interviews, and surveys (Moser 2007).

As both quantitative and qualitative indicators reflect data from various points throughout the life course of a policy, many different types of indicators exist, distinguished by the time of their collection. Input indicators describe elements used to start an intervention, output indicators

describe products of an on-going intervention, and outcome indicators describe products that result from a completed intervention. Structure indicators describe conditions directly related to an outcome but not part of the intervention. Process indicators describe application and quality of a policy (Australian Institute of Health and Welfare, 2009). Ensuring women have equal access to financial and development opportunities empowers women, expedites progress toward gender equality, and can translate into improved national and international economic efficiency (World Bank 2012).

2.2. Functional Adult Literacy and Women Economic Empowerment

Education is the great engine of personal development, and exclusion from it deprives people of the skills necessary to help themselves, it undermines poor households' economic productive capacities (Nelson Mandela in McKay, 2000). The term 'education' is derived from the Greek word "Édsouké" meaning to 'appear or to become visible' (Griessel, et.al, 1993). It is a process that begins at home when adults guide their children. Basic literacy skills form an important basis of education. It is an important tool to bring about change in the life of persons making them aware of their capabilities and how they can be socially and economically active in their communities (Malicky, et.al, 1997). Literate mothers will be able to participate in their children's education hence, Freire (1989) points out that literacy must relate directly to the lives people live and set it alongside their practical experience. Literate mothers are able to space their births and provide good nutrition for their children. The mother's educational background and family economic status are the two most significant predictors of a child's success in school (Darling, 1996).

Functional Adult Literacy is sought to be a means of alleviating poverty and raising the female decision making power in the household. The role of women in the economic development of the

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nation cannot be overemphasized. They constitute 70% of the group that produces food for the nation. They cultivate and grow food to feed the family and the nation at large. Studies in Nigeria and indeed in other parts of the world show that literacy education can help women increase productivity in wage employment where they work fewer hours and earn higher incomes and in the long run reduce poverty. Women when literate are also able to participate in self-employment and in the informal sector which in turn leads to higher wage earning, more access to credit and production of goods for home consumption (Safo, 1992; Morna, 1999; Okojie, 1997; Abbe – Momudu, 1999).

In the past, functional Adult literacy was conceived of as working or work oriented literacy. However, the evolution of the concept over time still focuses on making the new literate to house his/her skills in changing people's standard of living. However recent development and discoveries show that there is distinction between literacy that empowers and literacy that domesticates. Literacy that empowers seeks to combine both conscious raising and participation so that (the new literates) not only understand the causes of their oppression but also take steps to ameliorate their condition (Anita Dighe 1995). Functional literacy is the ability to read, write and calculate so that individuals may engage in all those activities in which literacy is required for effective functioning of their group and community and also enabling them to continue to use reading, writing and person is functionally literate who can engage in all those activities in which literacy is required for effective functioning of his/her group and community and also for his/her to continue to use the skills for his/her own and the community development (UNESCO 2005). Adult basic education classes are taught in the language of the local area.

Literacy is not just the ability to read and write but also, according to the U.S. Department of Education (2007) the ability to use printed and written information to function in society, to

achieve one's goal and to develop one's knowledge and potential. Akinpelu (2008) alluded to this view, that to be literate is not just to have mastered the skills of reading, writing and computing with numbers, but more than that, it is to be able to use those skills effectively for communications in all aspects of one's life in social, cultural, economic and political sphere. In addition, literacy as described in the LIFE document reads "literacy is an indispensable means for effective, social and economic participation contributing to human development and poverty reduction". Literacy empowers and nurtures inclusive societies and contributes to the fair implementation of human rights. In case of mothers, literacy leads to an enhanced quality of life for their families and improved education outcomes for their children. It went further to state that literacy for all has to address the literacy needs of individual as well as the family. Literacy in the workplace and in the community, as well as in society and in the nation in tune with goals of economic, social and cultural development of all people in all countries" (UNESCO, 2005). Imhabekhai and Olomukoro (2007) pointed out that literacy is a basic instrument in social transformation and modernization. Similarly, Bhola (1983) in Sarumi (2005) states that without literacy, development limps on one leg. It is seen as a veritable tool for all forms of development efforts, including poverty alleviation.

Empowerment as a strategic development approach for women involves two levels: intrinsic and extrinsic. The extrinsic level refers to gaining greater access to and control over financial and physical resources. On the other hand, the intrinsic level involves changes within, such as the rise in self-reliance, confidence, motivation and positive hope for the future. It recognizes women's multiple roles and seeks to meet strategic gender needs through bottom-up participation on resources and development issues that concern the life of women.

Research studies and experience around the world show that literacy education has been found to have positive impacts on self-development and economic status – Education has been consistently shown to be a major determinant of individual income, alongside professional experience as reported by EFA Global Report (UNESCO, 2006). Educated women are more able to engage in productive activities, find formal sector employment and earn higher wages, and enjoy greater return to their education than the less educated women. In addition women have limited access to productive resources such as land, credit and wage employment.

Moreover, education empowers women by improving their living standard. Access to literacy is considered one of the main factors for empowerment particularly empowerment of those excluded from formal system of education and development (Olomukoro, 2012). Literacy provides access to written knowledge and knowledge is power. In a nutshell, literacy empowers, (Kassam, 1989). Studies have shown a direct relationship between literacy among women and improved health and childcare in the family (Kagiticibais, et al, 2005). Extra year of education for mothers is associated with a significant decline in infant mortality and improved child health. It has been widely acknowledged that literacy is the key to women emancipation.

Investing in women's literacy carries very high returns: It improves livelihoods, leads to better child and maternal health, and favours girls' access to education (Boliva, 2010).

Functional Adult Literacy will bring about development of human beings who will remain central to all development efforts (Adedokun, 2008). Functional Adult literacy program is aimed to engage adults in a literacy program, which is linked with an income-generation activities and development of livelihood patterns. In response to the continuation of poverty and gender inequity in the distribution of resources, a growing literature is emphasizing planned interventions at the grass roots level and at improving the socioeconomic conditions of women.

According to Knzol as cited in Limage (1987), “the illiterate ... has been crippled in at least three ways; first, by economic and societal exclusion, second, by the inability to see historical precedents for that exclusion and thereby to make use of what has already been said by others.” Furthermore, functional literacy makes it possible for people to be involved in good paying jobs as many jobs now require skills that call for mastery in basic writing, mathematics and practice skills (Lerman and Schmidt, 1999).

When functional literacy is lacking, it weakens labour market outcomes. This is to say that literacy rate is important in enhancing human capital because literate people can be trained less expensively than illiterate people. Literate people are known generally to have a higher socio-economic status and enjoy better health and employment prospects (Lankshear and Knobel, 2006). In effect, functional literacy increases job opportunities and access to higher education.

In the last two decades, according to Olaleye (2008), debates on the status of women and the need to integrate them into development process of any nation have ranged on at national and international workshops, seminars, and form amongst others. Olaleye further stated that the problems of women opportunities for education looms larger at the turn of twenty-first century in Africa and that women represents two-thirds of the world illiterate adults while girls account for a similar proportion of the world’s out-of-school population. Corroborating this view, EFA Global Monitoring Report (2006) states that there are 771 million adult illiterates in the world today and two-third of them are women. For women to be integrated into development process, they need basic education, so that they can become co-partners in development.

The society and the family tend to gain from a literate woman. In other words, when women are literate, it is all society that gains. Literacy education is seen as a powerful agent of socialization in that it plays a tremendous role in preparing an individual to tender active and useful service

both to the family and society in general. Literacy gives women a voice in their families, in political life and on the world stage. It is a first step towards personal freedom and broader prosperity (Bokova; 2010). The advantages of a literate woman can be seen in the life of the family, the economic and political life of the society. The importance of literacy was not only trade, commerce and the economic sector of society radically altered, but also the nature of human interaction was transformed (Goody and Watt, 1991). As Bhola (1984), stated because "the illiterate are desperately poor, hungry, sick and powerless." to overcome all these problems governments took literacy education as their best solution".

2.3. Other Countries Experience

Adult literacy education could be provided using different approaches. According to Hamadache and Martin (1986), there are three approaches to conduct literacy program: 1) Selective approach 2) Mass campaign approach 3) Combined approach.

1. Selective approach - this approach sometimes termed as the selective intensive approach (Lind, 1988). The aim of this approach is to teach a target population that is selected based on different criteria, such as: Socio-economic, geographic, linguistic, (Hamadach& Martin 1986). In the selective-intensive approach, participants are expected to follow up specific timetable, and to reach at determined literacy level. Moreover, the content, methods of teaching, duration of class and resources are directed towards the successful implementation of the program (ibid). The selective approach is believed that it helps to maintain quality of education and to assure the needs of the community. Thailand was among countries that applied this program. However, the approach has its own limitations. The selective approach focuses mainly on small group of individuals and creates separation among people. In addition, it deprives the right of the majority to learn. Moreover, the time it requires to minimize the rate of illiteracy took several years (Hamandache&Martin, 1986).

2. The mass campaign approach- Mostly exercised in socialist countries, this approach focuses to teach every individual in the society. In this approach, all segments of the society are involved to make adults literates with in a limited time span (Lind, 1988). According to Lind, the mass campaign approach has two distinct types. These are 1) short single campaign to eradicate illiteracy 2) Eradication of illiteracy by a series of campaigns. In the short single campaign type Cuba, Nicaraguan and Southern Vietnam succeed to eradicate illiteracy within 2-3 years. The

achievement of the campaign was mainly based on the commitment of the people, determination of the government and relatively low rate of illiteracy (ibid). Whereas, the eradication of illiteracy by a series of campaign was practiced in Tanzania, Burma, Ethiopia, Angola and Mozambique. These countries preferred the mass campaign approach due to the high illiteracy rate. This approach enabled them to be successful in reducing the rate of illiteracy and to maintain the participation of adults (ibid).

In Asia-Pacific regional adult education consultation report (UNESCO, 1997) stated that China, Vietnam and many other countries implemented adult education in mass literacy campaigns and the achievements gained from these campaigns were short lived and also without follow-up. Whereas, Thailand, Philippines and other countries used the functional literacy program that mainly focuses on target groups. The functional literacy program was targeted towards fewer people compared to literacy campaigns, and it is also more costly. On the other hand, countries such as Malaysia exercised Continue Education Programs that link literacy to post literacy activities, which enabled and protect adults, not to forget what they have learnt and not to relapse into illiteracy again.

3. Combined approach- It is the combination of selective and mass literacy approaches. Although its final goal is to educate the nation as a whole, the assumption in this approach is to reach at the level of eradicating illiteracy through various stages. The combined approach prefers to use the scarce resource wisely and it attempts to protect wastage of resource. Hence, it is not "uncommon for a given country to use both approaches (the combined approach), either in turn or simultaneously" (Hamadache and Matin, 1986). To conclude, in the provision of adult literacy selection of approach mainly depends upon the objective of the country. Besides, factors

including participants, age, sex, language, economic condition, the rate of illiteracy, etc., also determine the selection of an approach (Lind, 1988).

2.4. Functional Adult literacy Experience in Ethiopia

Similar to other countries of the world, Ethiopia attempted to educate its citizens using both the formal and non-formal types of human learning. Prior to the opening of Menelik II School, traditional education (Church and Madresa School) had been dominated the education system of the country. Even though the expansion of Modern secular schools had been continued year after year, large percentage of the population remained illiterate (90%) till the outbreak of the revolution. However, this doesn't mean that there weren't non- formal education practices in the years, prior the revolution Modern secular education was introduced in Ethiopia with the establishment of Menilik II School at Addis Ababa at the beginning of the century (Tekeste, 1990). After the opening of Menilik II School several other schools were constructed in different parts (provinces) of the country in which the expansion continued till the present day.

Prior the revolution, non-formal education system of Ethiopia has been an adult education program, that entirely focussed on literacy and work oriented literacy/ functional literacy programs. Hence, non- formal education activities were mainly related with adult literacy education, which was organized and assisted by government, private and religious institutions in Ethiopia. Particularly, the adult literacy education was widely exercised in the country, during the socialist period. In this period, several rounds of national adult literacy campaigns were conducted and this effort has enabled to increase the percentage of literate population in the country.

In Ethiopia the government proclamation on adult literacy education was issued in 1955, and the Ministry of Education was made responsible to coordinate the program. In the public notice of

the proclamation, every illiterate citizen of the country whose ages are between 18- 50 were requested to learn in the nearest government, private schools or to hire private literacy teacher that could teach them basic education (Hailegebriel, 1971). At this period subjects to be taught were reading and writing in Amharic. All government, Private, religious and charity organizations were also requested to show their cooperation and support in the implementation of the program (MOE, 1981E.C.). Because of the responsibility delegated to it, the Ministry of Education has consecutively established the Majette, Debre Berhan and Mobile schools in 1956, 1957 and 1960/61.

In 1967 Ministry of Education established the adult education and literacy department, which was responsible to facilitate and coordinate non-formal education programs. In the same year, the Department got assistance from UNDP, UNESCO, FAO and ICO and started the work oriented adult education program too. During the outbreak of the revolution over 90% of the population in Ethiopia were illiterate (Tekeste, 1990).

The Adult Education and Alternative Basic Education draft policies discuss functional adult literacy as “the practice of reading and writing put to some use.... People have attained functional literacy when they have adequate knowledge and skills to use reading and writing for any purpose for which they need those skills” (Ministry of Education, 2006). The policy documents also define functional literacy as “the acquisition and use of reading and writing to learn practical knowledge and skills useful for other aspects of life, such as agriculture, health, civic education cultural education and so on (Ministry of Education, 2006).

Ethiopia’s national action plan states that functional adult literacy will be a voluntary program, taught by teachers, ABE facilitators, literate adults, secondary students and university students. It is conducted in schools, alternative basic education centres and kebele facilities and the main

costs of the program is teaching and learning materials, training manuals and the training of literacy volunteer teachers (Ministry of Education, 2005). The government had set the target of reaching 5.2 million adults between 2005 -2011 through functional adult literacy at the nation's existing 287 Community Skills Training Centres. The draft Alternative Basic Education Strategy states that alternative basic education should be defined by principles of: linkage and integration, equal access, gender and equity, inclusive education, learner-orientation and relevance to learner context, flexible delivery, involvement of stakeholders and public-private partnerships, and cost-effectiveness.

A society, which is not able to communicate in reading and writing and unable to handle basic informed decisions and operations in daily life, is severely affected in its overall social development. In Ethiopia human labor and the natural resources are the two most important potentials to expedite and advance economic and social development. Nevertheless majority of the adults who play a vital role in the economic development are illiterate. In line to this the rural development policies (ADLI, SDPRP, and PASDEP) recognize the need for functional adult literacy and sustainable livelihoods. In 1968, UNESCO and UNDP initiated a pilot program named "Work Oriented Adult Education Program" in two different socio-economic environments, the industrial belt areas (Akaki and Modjo towns) and the coffee belt area (Jimma).

CHAPTER THREE

RESEARCH METHODS AND MATERIALS

3.1. Research Design

A research design is the arrangement of conditions for collection and analysis of data in a manner that aims to combine relevance to the research purpose with economy in procedure.”(Claire Selltiz and others, as quoted by C.R Kothari 2004)

There are two different logical scientific reasoning important for any type of scientific research, deductive reasoning and inductive reasoning (inductive-deductive mode of thinking). Induction moves forward from particular to the general. Deduction is backward movement from general to particular. Quantitative researchers primarily follow a deductive route. Quantitative research is based on the measurement of quantity or amount. Quantitative research involves analysis of numerical data. Qualitative researchers primarily follow inductive route. Qualitative research involves analysis of data such as words. (Y. Kumar1998).

The study is quantitative by its very nature, because there will be much emphasis on precise measurement of variables. In addition, the study will try to examine causality and measure the relationship among variables quantitatively by using some statistical techniques. To some extent the study will also have qualitative characteristics because it uses thematic analysis for Interview and Focus group discussion.

Since the study is concerned with description of facts and investigating cause and effect relationship between probability of women economic empowerment and its determinants, it will use both descriptive and econometrics approach.

3.2. Description of the study area

Limu Seqa woreda is one of the 14 Woredas of Jimma zone of Oromia Regional State. The woreda is located at a distance of 460 km south west of Addis Ababa and 110 Km from Jimma. The Woreda has a population of 151,880 (F=74580, M=77,300) spread over 38 Kebles. It has altitude of 8°40'-8°56'N and 36°40'-37°13'E longitude. The woreda is bordered by Nono Benja woreda in the North, Goma woreda in the south, Limmu Kossa and yanfa woreda in the east and west respectively. (Jimma Zone FEDO, 2014 unpublished report).

3.3 Population, Sample size and Sampling Technique

Women in five kebeles of Limmu Seqa woreda were target populations. In Addition to them development agents and Functional Adult Literacy (FAL) implementing organization were also target populations. Reliability and cost are taken into consideration in the sample size plan for the study. Currently, there are 74,580 women in Limmu Seqa of which 5600 are members of the program.

Using stratified and simple random sampling 359 female members of FAL were selected. Of them 210 were willing to give full responses. Non-FAL members were selected from non-program area to alleviate information contamination. One hundred eighty nine of randomly selected women were cooperative to give responses for questionnaire.

3.4 Data source and Methods of Data Collection

The study used both primary and secondary data. The sources of primary data were women groups who are members of Functional Adult Literacy (FAL) program and staffs of implementing organization. Primary data has been collected using structured cross sectional

questionnaire, structured interview and Focus group discussion. A total of six data collectors (two female and four male) who have professional qualification and experience as well as can speak local language (Afaan-oromo), were engaged for this assessment in addition to the researcher herself. Secondary data were collected from different published and unpublished documents.

3.5 Methods of Data Analysis

The methodology that has been employed to assess the impact of FAL on women's economic empowerment utilizes different approaches. In this study, in order to evaluate the impact of FAL on women's economic empowerment, the methodology used by Schuler and Hashemi (1994) is employed. Accordingly, comparing members with non-members with respect to women's economic empowerment is used to examine whether or not a variation in economic empowerment could be explained by a variation in membership.

The researcher is unable to find compatible research which combine Functional Adult literacy with women economic empowerment. But there are studies that have been done on other programs such as microcredit impacts on women economic empowerment. Schuler and Hashemi (1994) studied the impact of micro credit on women economic empowerment. Schuler and Hashemi (1994) used combining and comparing participants and non-participants with residents of villages without credit programs, in order to look at village-level effects. In addition, a membership duration variable is used to test the effect of credit programs on women's economic empowerment; whether this increases over time. Hence with modifications the study employed the methods used by Schuler and Hashemi (1994).

Despite its popularity, the "before" and "after" evaluation approach has great limitations when used to assess the impact of FAL on women's economic empowerment. It depends only on

members self-reports; the lack of a comparison between groups (members and non-members) makes it impossible to know whether the changes described by the program, or impact them or they simply show general trends in the area.

Also, it is indicated that the method of making comparison between members and non-members (control group) is the most common cross-sectional design used in evaluation research. Even though this approach represents an improvement relative to “before” and “after” method of impact assessment because of its controlling group, this method also has its own limitations i.e. the responses of members are compared to those of non-members through a with/without framework.

Therefore, it is believed that the using “before and “after” method in conjunction with comparison of members with non-members from non-program area is the most promising and useful tool and is the most valid of the cross-sectional approaches. The purpose of selecting non-members from non-program area is to avoid information contamination. Information contamination means the possibility of non-members getting skills and ideas from FAL-members without joining the program.

The empirical analysis of the study is conducted using descriptive statistics, regression analysis and thematic analysis of FGD. Result discussion based on descriptive statistics is made by using measures of dispersion like mean, standard deviation, and the like. In addition, ratios, percentages, and tables are used. Together with descriptive results the FGD results also presented. The regression analysis is based on binomial logit model, one of the models to deal with dichotomous dependent variables.

3.6 Model Specification

The Logit model is applied in determining women's economic empowerment since the empowerment indicator, i.e., the dependent variable (Decision Making over Economic resources and opportunities) is dichotomous. Application of OLS which in this case is the Linear Probability Model (LPM) – since our dependent variable is dichotomous (when the regressand is binary) – will be incorrect because of the following major problems:

- 1) Non-normality of error terms: Although OLS does not require the disturbances (u_i) to be normally distributed; we assumed them to be so distributed for the purpose of statistical inference. But the assumption of normality for u_i is not tenable for the LPMs because, like Y_i , the disturbances u_i also take only two values (Gujarati, 2004)
- 2) Heteroscedasticity of error terms (given the value of X , the variance of u_i is the different for all observations. That is, the conditional variances of u_i are not identical); and 3) possibility of estimated probabilities lying outside the $[0, 1]$ range.

The observable variable, Decision Making over Economic resources and opportunities, is used as a proxy to judge whether or not economic empowerment actually exists that is unobservable to the researcher. Let the regression equation be:

$$Y_i^* = \beta X_i + \mu_i \dots \dots \dots (1)$$

Where Y_i^* is the unobservable variable, which is estimated by the dummy variable Y , which takes a value equals 1 (thus Y_i^* exists), otherwise 0 (thus Y_i^* does not exist); β is the parameter to be estimated; X_i is the independent variable; and μ_i is the unobserved error term. With this formulation, for the independent variables (most of them are dummy in our case) which are not

normally distributed, the Logit maximum likelihood estimators are consistent and more robust (Maddala, 1999).

In qualitative response models the dependent variable is an indicator of a discrete choice (Greene, 2003). Decision Making over Economic resources and opportunities, as dichotomous dependent variable, takes the value of 1 if the women control over decision making on their economic resources and opportunities otherwise, 0.

Where therefore the probability of women economic empowerment (P_i):

$$P_i = \Pr(Y=1) = E(Y/X_i) = 1 / (1 + e^{-(\beta_1 + \beta_2 X_i)}) \dots \dots \dots (2)$$

if $y = 1$, women member decide over Economic resources and opportunities (economically empowered); and if $y = 0$, then the women member do not decide over Economic resources and opportunities alone (not economically empowered); $E(Y/X_i)$ is the expectation that a woman member decide over Economic resources and opportunities (economically empowered) given the values of exogenous variables (X_i), where betas are the parameters to be estimated.

The value of β (the coefficient) determines the direction of the relationship between the explanatory variables X_i and the dependent variable Y_i . When β is greater than zero, larger (or smaller) X_i values are associated with larger (or smaller) of Y_i . Conversely, if β is less than zero, larger (or smaller) X_i values are associated with smaller (or larger) of Y_i (Peng et al, 2002). However, the parameters of the model, β are not marginal effects as is the case in linear regression models. In discrete choice models like the logit model, where most of the explanatory variables are dummy, it requires to calculate the marginal effects of the variables separately. The calculated marginal effects must not be also interpreted as 'a small change' of X_i , since it is rather the effect of change in a dummy variable (say from 0 to 1) or change of state (Greene, 2003).

The Logit model is based on the logistical curve, for all values of the regressors. This is a more realistic pattern of change in the probability compared to other Qualitative Dependent Variable Models like the Probit, for two reasons. First, the odds ratio, which is a measure of the strength and direction of relationship between the two variables, has a special property of not requiring variables to be normally distributed. Second, a mathematical transformation of the odds ratio is the logit model. This mathematical transformation removes the problem of asymmetry existing in the odds ratio and in turn makes this a superior method (Peng et al, 2005).

3.7 Formulation of the Empirical Model and Description of the Variables

Decision making over Economic resources and opportunities is the dependent variable used to study the economic empowerment of women members. This indicator (Decision making over Economic resources and opportunities) is one of the eight selected empowerment indicators in the 1996 study by Hashmi et al. The Economic Empowerment Function of this study is defined as:

$$DMOERO=f(FALM, HHH, AYIR, ES, DHHC, EPS, AOC, HSIMCU)$$

Variable Name	Definition of Variable	Expected Sign
	Dependent variable	
DMOERO	Decision making over economic resources and opportunities (dummy, if yes=1)	
	Independent variables	
FALM	FAL membership (dummy, if member=1)	+/-
HHH	Household head (dummy, if woman is household head = 1)	+
AYIR	Average Yearly Income of respondents (continuous)	+
ES	Educational status (categorical, illiterate=1, read and write=2 and Literate (Formal Education) =3)	+
DHHC	Demographic and household characteristics (age and Household size) (continuous)	+
EPS	Existence of Personal saving (dummy, if yes=1)	+
AOC	Assets ownership and control (categorical, If "no"=0, "Yes"=1, Assets:-HH animals, HH Electronics, Machines and Equipment's, Building and Business and Farm and Beehives)	+
HSIMCU	Having share in a multipurpose cooperative union (dummy, if yes=1)	+

3.8 The statistical packages used

In this research two statistical packages have been used. The first one is EP Data 3.1 since the natures of questionnaires too detail and specific to several points it leads to use this package. The data entered have been exported to SPSS 19. The second statistical package is SPSS 19 It used to analyze data. Both descriptive analysis and regression have been done using SPSS19.

CHAPTER FOUR

RESULT AND DISCUSSION

4.1 Socio Demographic Characteristics of Sampled Respondents

FAL program has about 12,400 members in Limmu Saqa woreda. Of them 5600 members were women. A total of 359 women who are members of FAL-Program were randomly selected for this study. Total of 210 members were willing to give full response. Non-FAL members were selected from non-program area to alleviate information contamination. One hundred eighty nine of randomly selected women were cooperative to give responses for questionnaire.

The sample result shows that 39.7% of the non-program members were with the age range of 15 to 50 years. 46.7% of the FAL member's age ranges from 35 to 50.

Of the total 210 FAL-members 2 % of the respondents were divorced women and 87.8% were married women and the remaining 4.9% are single. More than 90% of non-members were married. Among 210 FAL members 19.5% were head of the household, whereas out of the total non-member respondents only 2.6% were head of household.

The descriptive statistics also shows that, the average family size of each category of respondents was five. Regarding the educational level attained, majority of FAL-members 62.4% and non-FAL members 44.4% were illiterate, and from the total of FAL members 23.3% of them can read and write.

Table: - 4.1 Socio Demographic characteristics of respondents					
		FAL Membership			
		Non-FAL		FAL	
		No.	%	No.	%
Educational status	Illiterate	84	44.4	131	62.4
	Read and write	23	12.2	49	23.3
	Literate (Grade 1+)	82	43.4	30	14.3
	Total	189	100.0	210	100.0
Marital status of the respondents	Married	181	95.8	180	87.8
	Single	8	4.2	10	4.9
	Divorced	0	.0	9	2.0
	Separated	0	.0	11	5.4
	Total	189	100.0	210	100.0
Household head	Male	184	97.4	169	80.5.0
	Female	5	2.6	41	19.5.0
	Total	189	100.0	210	100.0
House Hold Size of respondents	0-5	148	78.3	152	72.4
	6-10	41	21.7	58	27.6
	Total	189	100.0	210	100.0
Age of the respondents	15-19	14	7.4	0	.0
	20-25	14	7.4	18	8.6
	25-35	75	39.7	90	42.9
	35-50	75	39.7	98	46.7
	>50	11	5.8	4	1.9
	Total	189	100.0	210	100.0

Source: Own survey (2014)

4.2 Income generating activities of FAL and Non-FAL respondents

All of the FAL members have been participating in the program area for three years. Table 4.2 shows that coffee plantation is the major type of income generating activity for both FAL-members (52%) and non-members (48%). The result in the table elucidate that petty trade

(97%), bee keeping (honey production) (40%) and poultry (72%) are the main income generating activities for FAL-members next to coffee plantation. The participation of non-FAL respondents in the production of fodder grasses, back yard /home gardens, multipurpose trees, forestry products and value added transformation were little. Next to coffee production dairy cow (41%), poultry (28%) and fruit production (61%) are the main income generating activities for non-FAL members. The result of focus group discussion is also in constant with the result found in the questionnaire. During the discussion most of the discussants said that their major source of income is raw coffee sales. But significant number of the discussants also point that they engaged in petty trade and modern honey production after they join FAL-Program using the training and fund from the program as an initiative.

Table:-4.2 Income generating activities of FAL and Non-FAL respondents

		FAL Membership		
		Non-FAL	FAL	Total
Income Generating Activities	Coffee Plantation	175(48)	188(52)	363(100)
	Beehives (include improved)	51(60)	34(40)	85(100)
	Dairy cows (include improved)	96(41)	136(59)	232(100)
	Poultry (include improved)	77(28)	197(72)	274(100)
	Fodder grasses	-	12(100)	12(100)
	Backyard/home gardens	-	4(100)	4(100)
	Fruit production	45(61)	28(39)	73(100)
	Multipurpose trees		4(100)	4(100)
	Petty trading, market sales	5(3)	189(97)	194(100)
	Handicrafts	4(29)	10(71)	14(100)
	Forestry products	-	13(100)	13(100)
	Value added transformation	-	15(100)	15(100)

Source: Own survey (2014)

4.3 Type of product made

As the statistical result indicates from 170 respondents, majority of the FAL respondents produce eggs 203 (91.5%) followed by coffee beans 160(86%) and milk 144(84.5%) respectively. As the FAL respondents reported, coffee husk production is a new way of using husk for them which they used only for fuel earlier (as a cooking material) before they joined FAL program and explained they have started using coffee husk for compost making. From the total of 25 respondents 20 (80%) of the FAL respondents are engaged in production of honey beer (locally called “ Teje”). Coffee beans 26(14%), milk 26(15.5%), egg 19(8.5%) and honey

Table:-4.3 Type of products made by respondents

		FAL Membership		Total
		Non-FAL	FAL	
Type of product made	Honey	13(52)	45(48)	58(100)
	Honey beer	5(20)	20(80)	25(100)
	Coffee beans	26(14)	160(86)	186(100)
	Coffee Husk	-	23(100)	23(100)
	Milk	26(15.5)	144(84.5)	170(100)
	Butter	9(16.4)	46(83.6)	55(100)
	Eggs	19(8.5)	203(91.5)	222(100)

Source: Own survey (2014)

13(52%) were the major products made by the non-FAL respondents correspondingly. During FGD discussion most of the discussants who were involved in production of honey beer and coffee Husk indicated that they began the production of these two products after joining FAL-Program. Specially, members used to consider coffee husk as waste before they joined the program.

4.4 Technical assistance received

All FAL-members have got regular technical assistance from FAL-Program. Bureau of Agriculture is the one that delivered technical support for a total of 288 respondents, of which 150 (52%) were from FAL and 138(48%) from non-FAL respectively. More than half of the total respondents 28 (51%) of the FAL received technical assistance from other sources (neighbour, friend, relative) .From a total of 40 respondents, 30(75%) of the FAL respondents received technical assistance from NGOs. FAL-Program staffs mentioned the type of technical assistance they provide during the FGD discussion. Commonly they provide seasonal training at the spot level that incorporates farming of coffee from land preparation to post harvesting using scientific approaches. (i.e. how to replace the old coffee varieties with new ones, the use of spacing while planting, transplanting, how to pick the red coffee during harvest time, drying, storing and marketing). According to the explanation of FAL members, they also got technical support in business plan preparation, revision of by-laws, benefits of increasing member and exercising rotational leadership within the management of the group).

Table:-4.4 Technical assistance received by respondents

		FAL Membership		
		Non-FAL	FAL	Total
Technical Assistance Received	FAL Program	-	210(100)	210(100)
	NGO	10(25)	30(75)	40(100)
	Bureau Of Agriculture (BOA)	138(48)	150(52)	288(100)
	Self, alone	14(54)	21(56)	34 (100)
	Neighbour/friend/relative	27(49)	28(51)	55(100)

Source: *Own survey (2014)*

Saving practice of the respondents

4.5. Type of savings

Form the total respondents who said they don't have personal saving 98% were not member. Of those who said they have traditional saving (Equb) 97% and 3% are FAL-members and non-members respectively. More than 98% of those who use saving and credit association for their saving were members of FAL-program. Overall majority of respondents who have saving practice were FAL-member.

Table:-4.5 Saving Types				
		FAL Membership		Total
		Non-FAL	FAL	
Saving practice (Saving systems they are using)	Has no Saving	149(100)	-	149(100)
	Keep at home	52(38.8)	82(61.2)	134(100)
	Traditional Saving system(Equb)	6(3)	210(97)	216(100)
	Saving and credit association	2(1.2)	161(98.7)	163(100)
	In kind (purchase of any asset)	40(56)	31(44)	71(100)

Source: *Own survey (2014)*

4.6 Saving management

Majority of the FAL 138 (83%) used their savings for investment purposes in business FAL respondents noted that they have personal saving in order to pay back the seed money they got from the FAL program. 59.2 per cent of FAL respondents and 40.8 per cent of non-FAL respondents paid back their SACCO loan through their savings. From the interview the FAL members it transpired that they used their saving for the expansion of coffee business. The

saving of the respondents also went to cover expenses like school fee (FAL 18(64%) non-FAL 10(36%) and medical bills (FAL 67 (66.4%) and non-FAL 34(33.6%) respectively. From the conducted FGD, members of the FAL mentioned that their weekly savings registered an increase from 2 birr to 10 birr in addition to 5 birr of saving from weekly Equeb. According to the discussant, most of the FAL members are linked to credit and saving associations and recently started to take loan.

Table:-4.6 Saving management

		FAL-Membership		
		Non-FAL	FAL	
saving management (How did they use the saving)?	Pay off seed money	-	29(100)	29(100)
	Pay of SACCO loan	82(40.8)	119(59.2)	201(100)
	Invest in the business	27(17)	131(83)	158(100)
	Give to spouse	-	8(100)	8(100)
	School fees	10(36)	18(64)	28(100)
	Medical bills	34(33.6)	67(66.4)	101(100)
	Expand my coffee business	6(29)	15(71)	21(100)

Source: *Own survey (2014)*

4.7 Saving decision and Evaluation of FAL for saving

As shown in table 4.7, compared to non- FAL female respondents 11(10.2%) decision on use of saving is high for FAL female respondents 164(78.1%). The FAL respondents explained that the views of all family members were taken in to consideration while making decision on the use of savings. From a total of 210 respondents only 79(37.6%) of them were able to save regularly before they joined the FAL program. It was also asked from the FAL-members to rate the impact of FAL-program in improving their saving habits. Accordingly, 16 % of FAL-members rated the impact of FAL program in terms of developing saving habit “very high”, whilst 53.8% rated the impact as “high”, thereby pointing to the fact that the intervention of the program has a

positive impact on women's saving. As the discussants in the FGD found that in the FAL-program women have equal power to decide on their savings with men.

Table: - 4.7 Saving Decision and Evaluation of FAL for Saving					
		FAL Membership			
		Non-FAL		FAL	
		No.	%	No.	%
Who decided to use the savings?	Myself	11	13.4	164	78.1
	Husband	63	76.8	-	-
	Mother	2	2.4	-	-
	Husband and wife	3	3.65	38	18.1
	All the family	-	-	8	3.8
	Total	108	100.0	210	100.0
Did you save regularly before you joined this program?	Yes	-	-	79	37.6
	No	-	-	131	62.4
	Total	-	-	210	100.0
How do you evaluate the impact of FAL program in improving your saving	very high	-	-	35	16.7
	High	-	-	113	53.8
	Medium	-	-	62	29.5
	Total	-	-	210	100.0

Source: *Own survey (2014)*

4.8 Credit Management

All members of FAL-Program received credit from FAL (FAL revolving fund). This fund is provided for FAL-Members only. 33% of non-members received credit as an individual or as member of a group. From the total borrowers who borrowed from community based saving and credit groups 60% are FAL member and 40% are non- members. Most of FAL-Members took loan from local money lenders. Equib is major source of traditional credit for many FAL-members. Non-members lag behind in using most of available credit services in rural area. 81 % of FAL members and 18% of non- members received credit for farm input purchase. All of those who borrowed money from different sources for the purpose of petty trade are FAL-members. Some of non-members also used their borrowed money for home consumption purpose.

Respondents were asked about default on loan over the last 12 months if any. 8% and 13% of FAL-members and non-members respectively responded that they have defaulted from paying loan over the last 12 months. 54 per cent of FAL members and 46 percent of non-Fall members made loss of animal accountable for their reason for default. 66 per cent of FAL members and 34 per cent of non-FAL members held lack of capital responsible for non-payment of loan. The FGD participants articulated as FAL revolving fund, community based saving and credit groups and rural microfinance institutions as the main credit service provider which mostly they used the credit for the startup and expansion of coffee business and petty trade. Discussants also state that crop loss due to climate change and shortage of working capital are major reasons for default.

Table:-4.8 Credit Management					
		FAL Membership			
		Non-FAL		FAL	
		No.	%	No.	%
Have you received credit as an individual or as a member of a group	Yes	62	33.0	210	100%
	No	127	67.0	-	-
	Total	189	100.0	210	100%
Credit Service Provider	FAL revolving fund	-		210(100)	210(100)
	Community-based saving and credit groups	13(40.6)		19(59.4)	32(100)
	Rural Micro-finance Institutions	20(14)		121(86)	141(100)
	Woreda cooperative promotion office	7(41)		10(59)	17(100)
	Woreda Agriculture Office (DA)	23(29)		57(71)	80(100)
	Traditional Money Lender	15(78)		4(22)	19(100)
	Traders	-		93(100)	93(100)
	Iqub	8(17)		38(83)	46(100)
Purpose of loan (Purpose of credit)	Relatives	12(31)		27(69)	39(100)
	Not applicable	2(100)		-	2(100)
	Livestock purchase	6(10.7)		50(89.3)	56(100)
	Farm input purchase	43(18.4)		180(81.6)	223(100)
	Petty trade	-		15(100)	15(100)
Have you defaulted on a loan in the last 12 months?	Home consumption	13(100)		-	13(100)
	No.			No.	
	%			%	
	Yes	13	21	17	8
	No	49	79	193	92
Reasons for default	Total	62	100	210	100
	Crop loss	7(23)		13(43)	30(100)
	Loss of animal	13(54)		11(46)	24(100)
	Working capital	16(66.67)		8(33.33)	24(100)

Source: *Own survey (2014)*

Income

4.9 Income categories of FAL members and Non-members

To analyze the impact of FAL program on average yearly income of the respondents, a comparative analysis has been made on the current income of members of the program and those who are not members of the program. Moreover, the average yearly income of FAL members also compared with their income before they join the program. Accordingly, majority (43%) of the FAL members fall under the range of Br.5501-6500; whilst of the total non- members in non-program area 71% are earns average yearly income of less than Br.3500. 10% of members of FAL generate a yearly average income of more than Br.6500. Table 4.9 reveal that mean income of FAL members is Br. 5988 whereas it is 2618 for non-members from non-program area with less than 60 birr of standard error of mean. The mean income of FAL members before they join the program was Br. 2984 with standard error of mean of Br.6

Table:-4.9 Income level						
		FAL Membership				
		Non-FAL		FAL		
		No.	%	No.	%	
Income category average	<3500	135	71.4	-	-	
	3501-5500	54	28.6	57	27	
	5501-6500	-	-	91	43	
	>6500	-	-	62	10	
	Total	189	100	210	100	
Current average yearly income	Mean	SE*	No.	Mean	SE*	No.
	2618	59	189	5988	57	210
*Standard Error of mean						

Wilcoxon-Mann-Whitney

The Wilcoxon-Mann-Whitney test is used to verify whether or not there exists difference in the income between FAL program members versus non-members from non-program areas.

Income comparison test between FAL program members and non-members

Table 4.9 .1 Ranks				
	FAL Membership	N	Mean Rank	Sum of Ranks
Current average yearly income	Non-FAL	189	55.04	5944.00
	FAL	210	210.72	43197.00
	Total	399		

Table 4.9.2 Test Statistics	
	Current average yearly income
Mann-Whitney U	58.000
Wilcoxon W	5944.000
Z	-14.484
Asymp. Sig. (2-tailed)	.000

Ho: Income (FAL =NFAL)

The result indicates that there is a statistically significant difference between the income for FAL members and non-members of the program in non-program areas ($P= 0.000$).

Table 4.10 shows that 81% of FAL members responded that their source of income increased in the last 12 month. Additionally, more than 70 % of FAL members also responded that their source and amount of income increased due to FAL program. However, only 11% of non-members said their source and amount of income increased during the last 12 month.

FAL members were asked to indicate the extent of change in their household income over the past 12 months. Accordingly, 84.7% of FAL members registered an increase in their income whilst 2% FAL members registered a marked increase in their incomes over the past 12 months. Amongst these 74.3% FAL members whose household income had increased, indicated that, their income has increased because of the FAL programme i.e. the FAL program allowed them to expand their existing productive activities and/or helped them to start new businesses. 78.8% of non-members responded that their income stayed constant for the last 12 month. During FGD with FAL members, the participants reported as their income showed significant difference before their engagement in program areas mentioning the following factors: 1) Increase in production and productivity of quality organic coffee 2) Access to market information 3) increase in the bargaining power bargaining power.

Table:-4.10 Evaluation of overall income

		FAL Membership			
		Non-FAL		FAL	
		No.	%	No.	%
Did your source of income change in the last 12 months?	Yes	21	11	171	81
	No	168	89	40	19
	Total	189	100.0	210	100.0
If the sources of income have changed, do you think that it is because of FAL	Yes	-	-	151	71.6
	No	-	-	59	28.4
	Total	-	-	210	100.0
If the amount of income is changed, do you think that it is because of FAL	Yes	-	-	159	75.1
	No	-	-	51	24.9
	Total	-	-	210	100.0
Over the last 12 months, how was your overall household income...?	Decreased Greatly	-	-	-	-
	Decreased	7(3.7)	-	-	-
	Stayed the Same	149(78.8)	55.1	28	13.3
	Increased	33(17.5)	24.6	178	84.7
	Increased Greatly	-	5.8	6	2
	Don't Know	-	-	-	-
	Total	189	100.0	210	100.0
If your house hold income changed at all, is that because of FAL	Yes	-	-	156	74.3
	No	-	-	54	25.7
	Total	-	-	210	100.0

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From the information obtained FGD participants women have full control over the income obtained by the program in order to invest in coffee seedling business, petty trade, and others sectors based on their needs. The women in FAL-program also discuss on their common matters, save weekly and monthly, develop and practice internal by-law.

4.11 Social Capital, Asset Ownership and Decision Making Power

Table 4.11 shows all members of FAL program participate at least in one community based organization, whereas only 38.6% of non-members participate in CBO. 71% of FAL members and 24% of non-members responded that they have control over decision makings. For this research Control over decision making means when a women decide by herself or with equal and mutual consultation with her husband or relatives. Regarding with asset ownership it is 80.5% and 10% for FAL members and non-members respectively. Majority of non-members have little participation in CBO, less control in decision making and no asset ownership. During FGD discussion women FAL-members said that their decision making power on household issue is improved after they joined the program. According to the discussant this is because of two factors. On the one hand they get multivariate support from FAL-Program which results with improvement in their decision making power. On the other hand the attitude of male members also improved due to their involvement in the program.

Table:-4.11 Social Capital, Asset Ownership and Decision Making Power

		FAL Membership			
		Non-FAL		FAL	
		No.	%	No.	%
Social Capital and Participation in CBO	Yes	73	38.6	210	100
	No	116	61.4	-	-
	Total	189	100.0	210	100.0
Asset Ownership	Yes	10	5.3	169	80.5
	No	179	94.7	41	19.5
	Total	189	100.0	210	100.0
Control over Decision Making	Yes	45	24	151	71
	No	144	76	59	29
	Total	189	100.0	210	100.0

Source: Own survey (2014)

4.12 Women's decision making power on household issues

The participation status of women in household decision-making is the overriding indicator of women's economic empowerment. To examine the impact of the Functional Adult Literacy program on women's decision-making within the household, respondents were asked to indicate their decision making status in different household activities such as the use of loan, use of savings, sale of animals, purchase of household utensils, clothing items, buy garment and ornaments, and decision on school expenses. For this research, those who decide by themselves or with equal consultation with their relatives including their husbands considered as decision makers (has decision making power), otherwise they do not have decision making power. Accordingly, more than 90% of FAL members reported that they can make decisions over the use of loan and savings. 76%, 39.5%, and 93.8% of FAL members can decide on sale of cereals, sale of ox/cow/donkey, and Invest in business respectively. Moreover, those who are members and who are widowed or divorced decide in almost all issues independently without any imposition from male relatives.

On the other hand, most non-clients who were married women did not play any important role in such decision-making. In this case, their husbands or male relatives solely took the decision and just informed them later on.

Similarly, when it is time to decide on buying household clothing items, garments and ornaments, and school expenses, FAL-members are better suited to making decisions than the non-members. On the other hand, there is no significant difference in decision-making on household utensils because these usually fall within the purview of women's housekeeping activities. Regarding with decision-making on the sale of goats and sheep, 82% of the FAL-members; and, 28% non-members in non-program areas are able to make independent decisions

with or without consulting other parties. In the case of selling hen and eggs majority of FAL members and non-members decide without any permission from their husband or male relatives. Mobile phone is considered as large property in the area. 62.4% of FAL-members and 16% of non-members can buy mobile phones with SIM cards without the need of any permission from their husband or their male relatives. However, 84% of non-members and 37.6% of FAL-members needs permission from their husband or male relatives to buy mobile phone.

Table:-4.12 Women's decision making power on various of household issues				
		FAL Membership		Total
		Non-FAL	FAL	
The use of loan	Has no DMP	120(63)	15(7)	135
	Has DMP	69(37)	195(93)	264
Total		189(100)	210(100)	399
The use of savings	Has no DMP	129(68.5)	20(9.5)	149
	Has DMP	60(31.5)	190(90.5)	250
Total		189	210(100)	399
Buy house hold food	Has no DMP	33(17)	7(3)	40
	Has DMP	156(83)	203(97)	359
Total		189(100)	210(100)	399
Buy house hold Clothing	Has no DMP	141(74.6)	16(7.6)	157
	Has DMP	48(25.4)	194(92.4)	242
Total		189(100)	210(100)	399
Buy garments, Ornaments...	Has no DMP	129(68)	21(10)	150
	Has DMP	60(32)	189(90)	249
Total		189(100)	210(100)	390
Buy Mobile phone with CIM Card	Has no DMP	152(84)	79(37.6)	231
	Has DMP	37(16)	131(62.4)	157
Total		189(100)	210(100)	388
Pay school Expenses	Has no DMP	140(74)	87(41)	227
	Has DMP	49(26)	123(59)	170
Total		189(100)	210(100)	397
Buy cooking utensils	Has no DMP	39(20.6)	8(3.8)	47
	Has DMP	150(79.4)	202(96.2)	352
Total		189(100)	210(100)	399
Pay health-related Costs	Has no DMP	172(91)	40(19)	212
	Has DMP	17(9)	170(81)	187
Total		189(100)	210(100)	399
Fee for , eder, maheber, wedding...(Fee for Social Participations)	Has no DMP	58(30.6)	21(10)	79
	Has DMP	131(69.4)	189(90)	320
Total		189(100)	210(100)	399
Buy items for the House	Has no DMP	148(74.6)	50(24)	198
	Has DMP	41(26.4)	160(76)	201
Total		189(100)	210(100)	399
Reinvest in Enterprise	Has no DMP	168(88)	13(6.2)	181
	Has DMP	21(12)	197(93.8)	218
Total		189(100)	210(100)	399
Sale ox, cow, Donkey	Has no DMP	181(96)	127(60.5)	308
	Has DMP	8(4)	83(39.5)	91
Total		189(100)	210(100)	399
Sale goat, sheep	Has no DMP	136(72)	37(18)	173
	Has DMP	53(28)	173(82)	226
Total		189(100)	210(100)	399
Sale hen, egg and milk products	Has no DMP	47(25)	19(9)	66
	Has DMP	142(75)	191(91)	333
Total		189(100)	210(100)	399
Sale cereals	Has no DMP	147(77.8)	45(24)	192
	Has DMP	42(22.2)	165(76)	207
Total		189(100)	210(100)	399

4.13 Evaluation of training understanding levels of FAL-Member

FAL-Members were asked about their understanding level of each of the training provided by FAL-Program office. Training about crop rotation (47.1%), credit and saving management (95.7%) and group formation (67.6%) understood by significant number of FAL-members. Training on Green manuring, improved sheep/goat breeds, value added productions and planning are also partially understood by more than 90% of FAL- members. More than 75% of the members have partial understanding of training on seed preparation and selection, composing, improved beehives, tree nurseries, post-harvest handling, cost/benefit analysis, market opportunities, income generation, keeping revenue and cost, and documentation. Significant (20.1%) number of members claims that they don't have clear understanding of training provided on agro forestry. Moreover, few members also complain that they don't have clear understanding of training given on improved beehives (8.6%), tree nurseries(12.9%), post-harvest handling (8.1%), value added production (2.4%), identifying market opportunities(8%), income generations(1.4%), keeping revenue and cost(10.5%), and documentation(3.3%).

Table:-4.13 Understanding Level of Training provided by FAL-program

		Understood	Partially understood	Not understood	Total
Row planting	No.	82	120	8	210
	%	39	57.1	3.8	100
Crop rotation/pruning	No.	99	111	-	210
	%	47.1	52.9	-	100
Seed preparation/selection	No.	34	176	-	210
	%	16.2	83.8	-	100
Composting	No.	46	164	-	210
	%	21.9	78.1	-	100
Green manuring	No.	15	195	-	210
	%	7.1	92.9	-	100
Improved sheep / goat breeds	No.	19	191	-	210
	%	9	91	-	100
Improved poultry breeds	No.	131	79	-	210
	%	62.4	37.6	-	100
Improved beehives/beekeeping	No.	21	171	18	210
	%	10	81.4	8.6	100
Tree nurseries	No.	21	162	27	210
	%	10	77.1	12.9	100
Agro forestry	No.	9	159	42	210
	%	4.3	75.7	20	100
Post-harvest handling	No.	10	183	17	210
	%	4.8	87.1	8.1	100
Value added production	No.	-	205	5	210
	%	-	97.6	2.4	100
Cost/benefit analysis	No.	22	188	-	210
	%	10.5	89.5	-	100
Identify market opportunities	No.	18	175	17	210
	%	8.6	83.4	8	100
Saving and Credit use	No.	201	9	-	210
	%	95.7	4.3	-	100
Group formation and Management	No.	142	68	-	210
	%	67.6	32.4	-	100
Income generation Schemes	No.	46	161	3	210
	%	21.9	76.7	1.4	100
Bookkeeping	No.	16	172	22	210
	%	7.6	81.9	10.5	100
Credit Management	No.	15	195	-	210
	%	7.1	92.9	-	100
Planning	No.	9	201	-	210
	%	4.3	95.7	-	100
Documentation	No.	24	179	7	210
	%	11.4	85.2	3.3	100

Source: Own survey (2014)

4.14. Level of Implementation of FAL-Program training by FAL-members

In addition to their understanding, members were also asked about their implementation habit of what they learn in the FAL-program. Training imparted was fully implemented by majority of FAL members in Improved poultry breeds (82.4%), saving and credit management (88.6%) and group formation (71.9%). Of all, only less than 10% of FAL-Members are implemented training delivered on documentation (6.2%), revenue and cost keeping (4%), Identify market opportunities (5.7%), and value added production (2.4%), post –harvest handling (3.3%), Agro forestry (6.2%), tree nurseries (7.6%) and improved beehive (9%). More than 75% of FAL members partially implemented trainings provided on post-harvest handling (77.6%), value added production (81%), cost/benefit analysis (87%), income generation (79%), credit management (78%), and planning (78%). Training on Agro forestry (72%), keeping revenue and costs (55.6%) and documentation (62%) were not implemented at all by vast majority of members. Significant number of FAL-members did not implement trainings on crop rotation (31.9%), seed preparation (41.4%) and improved beehives (45.7%).

Table:-4.14 Implementation Level of Training provided by FAL-program

		Implemented	Partially Implemented	Not Implemented	Total
Row planting	No.	81	109	20	210
	%	38.6	51.9	9.5	100
Crop rotation/pruning	No.	77	66	67	210
	%	36.7	31.4	31.9	100
Seed	No.	36	87	87	210
preparation/selection	%	17.1	41.4	41.4	100
Composting	No.	69	103	38	210
	%	32.9	49	18.1	100
Green manuring	No.	75	90	45	210
	%	35.7	43	21.3	100
Improved sheep / goat breeds	No.	61	125	24	210
	%	29	59.5	11.4	100
Improved poultry breeds	No.	173	37	-	210
	%	82.4	17.6	-	100
Improved beehives/beekeeping	No.	19	95	96	210
	%	9	45.2	45.7	100
Tree nurseries	No.	16	29	165	210
	%	7.6	13.8	78.5	100
Agro forestry	No.	10	48	149	210
	%	4.8	22.8	72	100
Post-harvest handling	No.	7	163	40	210
	%	3.3	77.6	19	100
Value added production	No.	5	170	35	210
	%	2.4	81	16.7	100
Cost/benefit analysis	No.	23	183	4	210
	%	11	87.1	1.9	100
Identify market opportunities	No.	12	170	28	210
	%	5.7	81	13.3	100
Saving and Credit use	No.	186	24	-	210
	%	88.6	11.4	-	100
Group formation and Management	No.	151	59	-	210
	%	71.9	28.1	-	100
Income generation Schemes	No.	35	166	9	210
	%	16.67	79.4	4.33	100
Bookkeeping	No.	9	86	115	210
	%	4	41	55	100
Credit Management	No.	38	164	8	210
	%	18.1	78.1	3.8	100
Planning	No.	46	164		210
	%	21.9	78.1		100
Documentation	No.	13	66	131	210
	%	6.2	31.4	62.2	100

Source: Own survey (2014)

4.15 Members of FAL about FAL-Program

Members were requested to indicate three things they like most and least about FAL-program.

Vast majority of respondents responded that FAL material and financial support (100%), group solidarity (93.3%) and FAL training (89%) are things they liked the most about FAL program. Whilst size of loan (20%), group dynamics (35.7%) and meeting frequency are things which were least attractive for FAL members.

Table:-4.15 Members of FAL about FAL-Program

		Responses	
		N	Percent
Things you like most about the FAL program	FAL support materials/Fund	210	100
	Group solidarity	196	93.3
	Training or technical a	187	89.0
Things you like least about the FAL	size of initial or subsequent loans to small	44	20.9
	group dynamics	75	35.7
	meeting frequency too often or meetings too long	87	41.4

Source: Own survey (2014)

During the FGD discussion members made a clear point that FAL revolving fund plays vital role in improving women's economic empowerment. But almost all of the discussants complain that the amount of revolving fund is not enough to convert the trainings practically.

Regarding with technical assistance majority of the discussants agreed that it has multifaceted benefit. Content and depth of the training is highly appreciated by all of the discussants. But women, who have kids, shared their view as they were not convenient to attend FAL classes with full concentration with the thought thinking that if they bring the kids to the class they

might interrupt the session and if they leave them at home they do not couldn't have someone who can who take care of them.

4.16 Estimation of the Logit Model and Analysis of the Result

The binomial logit model was estimated in order to determine factors that affect women's control over their economic resources and opportunities. Women's ability to decide on their economic resources and opportunities is one of the major indications of women economic empowerment (Hashmi et. al.). The estimation was made by taking FAL program members as intervention group and non-members from non-program area as alternative control group.

The problem of heteroskedasticity which is mostly inherent in cross-sectional data was checked before estimation of the model, and correction was made with respect to heteroscedastically consistent standard errors. Thus, the reported overall significance of the model as seen from the Nagelkerke R^2 and Housmer-Lemeshow's goodness of fit is significant.

The maximum likelihood logit model revealed that being member of FAL program, asset ownership, existence of personal saving, being head of household and participating in community based organizations are significantly and positively related to women's control over decision making on their economic resources and opportunities.

Table: - 4.16 Binomial Logit Estimates for women's control over decision making on their economic resources and opportunities.					
Characteristics		P-Value	AOR*	95.0% C.I. for AOR*	
				Lower	Upper
Membership	Non-FAL		1.00		
	FAL	.000***	15.19	4.78	48.23
Asset Ownership	Yes		1.00		
	No	.000***	0.19	0.08	0.45
Existence of Personal Saving	Yes		1.00		
	No	.021	0.55	0.21	1.40
Head of Household	Male	.037	0.69	0.30	1.58
	Female		1.00		
Educational Status	Illiterate		1.00		
	Read & Write	.849	0.93	0.46	1.89
	Some education	.221	1.467	0.79	2.71
Social Capital and Participation in CBO	Yes		1.00		
	No	.000***	0.12	0.07	0.21
Age of Respondent	<25	.469	0.73	0.31	1.71
	25-35	.367	1.30	0.74	2.27
	>35		1.00		
Household Size	0-5		1.00		
	6-10	.370	0.76	0.42	1.38
* Adjusted Odds Ratio					
Number of obs.		399			
Ng R Square		41%			

Source: *Own survey (2014)*

As can be seen from the above table the likelihood of women's who are FAL members in control over decision making on their economic resources and opportunities was more than 15 fold as opposed to Non-FAL members after controlling the effect of other factors. Asset ownership is also found to be significant factor in determining women control over decision making on their economic resources and opportunities. As compared to women who own asset, those who do not own an asset are 81% less likely to control over their decision making on their economic resource and opportunities after arresting the effect of other factors. Social capital

opens an opportunity for women in improving their power on deciding over their economic resource and opportunities. The result of maximum likelihood revealed that women who do not participate in community based organization decrease the chance of control over decision makings on their economic resources and opportunities by 88% as compared with those who participate in community based organization. Existence of personal saving of women has positive implication over their decision making power. Among the respondents, women who do not have personal saving have 45% less chance of control over their economic resources and opportunities. Being head of household is also has supportive implication over women's ability in decision making. The above table also shows that; in an environment where men are head of the family; the chance of control over decision making on economic resources and opportunities is decreased by 31% as compared with that of female headed households. Educational status, age of respondent and household Size has no statistical significant relationship with women's control over their economic resources and opportunities.

CHAPTER FIVE

SUMMARY, CONCLUSION AND POLICY IMPLICATIONS

5.1 Summary of the findings of the study

In this study an attempt was made to look into the role of Functional Adult Literacy on women economic empowerment in the case of Limmu SeqaWoreda. In the study both primary and secondary sources of data has been used. Questionnaire and Focus group discussions were the main tools of data collection. Descriptive statistics, econometric analysis and thematic analysis were carried out to accomplish the above-mentioned tasks.

Descriptive statistics shows that 87.8% and 90% of members of FAL program and non-members were married women. Of the total FAL members 19.5% were the head of the household, whereas only 2.6% non-members were the head of household. This indicates that significant number of FAL-members headed their respective households than non-members.

Coffee plantation is the major type of income generating activity for both FAL-members and non-members. But FAL-members excel in diversifying their income sources. Petty trade (97%), bee keeping (honey production) (40%) and poultry (62%) are the main income generating activities for FAL-members next to coffee plantation. FAL-members also point that they got engaged in petty trade and modern honey production after they join FAL-Program using the training and fund from the program as an initiative.

Among those who produce coffee beans (86%), milk (84.5 %) and eggs (91.5%), majority of them are FAL members. FAL-members began the production of honey, beer and coffee Husk after they joined the program. Members used to consider coffee husk as waste before they joined the program. All members of FAL-program get strong follow up and technical assistance form FAL program.

Seasonal training at spot level that incorporates farming of coffee from land preparation to post harvesting using scientific approaches (i.e. how to replace the old coffee varieties with new ones, the use of spacing while planting, transplanting, how to pick the red coffee during harvest time, drying, storing and marketing), business plan preparation, revision of by-laws, benefits of increasing member and exercising rotational leadership within the management of the group are among the technical assistances members have got from FAL-Program.

Majority of FAL-members have personal saving. All of FAL-members have traditional saving (Equb) which is five birr per week. Majority of those who are having modern saving (Credit and saving association) been FAL-members. Before they joined FAL- program, most members used to have weekly saving of two birr but currently it grew up to ten birr. Majority of FAL-members used the saving to invest in business. Only 27% of those who invest in business enterprise were non-members.

78.1% and 10.2% of those who decide on their saving by themselves without any embossment from any relative or husband were FAL-members and non-members respectively. This indicates majority of women who decide over their saving by themselves were FAL-members. Only 37.6% of FAL-members were used to save regularly before they joined the FAL program. 53.8% of FAL-members rated the impact of FAL over their saving as “high”. Which shows the fact that the intervention of the program has a positive impact on women’s saving.

Beside all the services, FAL-Program provides it has also credit service which is called FAL-revolving fund/seed money. All members of the program took loan from the program. Moreover members were also encouraged to take loan from credit and saving associations. There is a direct link between credit and saving associations and FAL-program office in the area. 86% and 20 % of those who took loan form local credit and saving associations were FAL-members and non-

members respectively. Majority of the respondents took loan for the purchase of farm inputs. But FAL-member had loan for the purpose of petty trade 100 % (15) and livestock 86.1 % (50) only. The mean yearly income of FAL members is Br. 5988 whereas it is 2618 for non-members from non-program area with less than 60 birr variation from the mean. The mean income of FAL members before they join the program was Br. 2984 with variation from the mean of Br.60. 43% of FAL-members yearly income lays between Br.5501 to 6500. 71% of non -member's average yearly income is less than 3500 birr. The Wilcoxon-Mann-Whitney test result indicates that there is a statistically significant difference between the income of FAL members and non-members.

71% of FAL members and 24% of non-members responded that they have control over decision makings. Majority of non-members have little participation in CBO, less control in decision making and no asset ownership. 90% of FAL members reported that they can make decisions over the use of loan and savings. 76%, 39.5%, and 93.8% of FAL members can decide on sale of cereals, sale sell of ox/cow/donkey, and investment in business respectively. Moreover, those who are members and those who are widowed or divorced decide almost in all issues independently without any kind of imposition from their male relatives. On the other hand, most non-members who were married women could did not play any important role in such decision-makings. In this case, their husbands or male relatives solely took the decision and just informed them after the decision is made. 82% of the FAL-members and 28% non-members are able to make independent decisions with or without consulting other parties over sale of goats and sheep.

There are twenty one types of trainings provided by FAL-program. Overall majority of members have satisfactory (partial) understanding levels of the trainings. Especially Training about crop rotation, credit and saving management and group formation were fully understood by

significant number of FAL-members. But some members reported that they don't have understanding on trainings given on improved beehives, tree nurseries, post-harvest handling, and value added production, identifying market opportunities, income generations, keeping revenue and cost, and documentation.

Training implementation level is not as satisfactory as it is for training understanding level. Improved poultry breeds (82.4%), saving and credit management (88.6%) and group formation (71.9%) were trainings fully implemented by majority of FAL members. The rest of the training are either partially implemented or not implemented at all. All members of the program appreciated the technical assistance given by the program. Most of them are serious in following the trainings.

Women's ability to decide on their economic resources and opportunities is one of the major indications of women economic empowerment (Hashmi et. al.). For this research, control over decision making means when a women decide by herself or with equal and mutual consultation with her husband or relatives over economic resources and opportunities. The maximum likelihood logit model revealed that being member of FAL program, asset ownership, existence of personal saving, being head of the household and participating in community based organizations are significantly and positively related to women's control over decision making on their economic resources and opportunities. Whereas, educational status, age of respondents and household size has found to be statistical insignificant in determining women's control over decision making on their economic resources and opportunities. This might be due to the high homogeneity in educational status, age categories and household size among the respondents.

5.2. Conclusion and policy implications

Women are all constrained by the norms, beliefs, customs and values through which societies differentiate between women and men. Everywhere, it can be seen in domestic violence, male-dominated decision and women's inferior access to assets of many kinds. As a result of all these constraints, 'Empowering' women has become a frequently cited goal of development interventions.

The objective of this study is to evaluate the role and contribution of Functional Adult Literacy (FAL) for women economic empowerment through assessing its impact on women's access to and control over assets, increased improved women participation in decision making process at household level, improvement of women's culture on saving and credit management and women's ability to enhance their income and income generating activities in the study areas of five kebeles of Limmu SeqaWoreda in Jimma zone of Oromia region.

This conclusion is drawn from the findings of the study in which methods and sources of information were triangulated. It is made by ensuring all the research questions that are answered by the study. The qualitative research method was employed because of the empirical nature of this study. The methodology that was employed to assess the impact of FAL on women's economic empowerment utilizes different approaches. In this study, in order to evaluate the impact of FAL on women's economic empowerment, the methodology used by Schuler and Hashemi (1994) is employed. To gather adequate information, different data collection strategies such as individual and focus group interviews and questionnaires were also discussed to evaluate the impact of FAL on women economic empowerment. Reasons for choosing these data collection strategies were highlighted.

According to the findings from the study, Functional Adult literacy program has yielded positive impacts on women's economic empowerment. The majority of women who are in the program have improved their access to and control over assets. In this regard, women now own and control economic assets such as household electronics materials, farm equipment, share farm machineries, livestock and better dwellings. In addition, members have improved their households through income generated from diversified activities and products. Asset possession of members has been found to be better when compared with those of non-members of the program.

Women's participation in the FAL-program has also contributed substantially to the improvement of their income. FAL-members have been found to be in better socio-economic status, in terms of their increased income levels, diversifying source of income and control over their earnings, when compared with the non-members from non-program area. The loan program/FAL revolving fund helped members to diversify their sources of income by practicing income-generating activities such as honey beer, coffee beans and coffee husk. In similar manner, the loan program improved the saving habit of women members and the control such women now exercise over their savings. All members now have personal cash savings, which shows a considerable difference when compared with non-members. Personal saving is mandatory in FAL-program for multiple purposes such as saving for repayment of revolving fund, saving for weekly Equib (traditional saving) and saving for reuse for enterprise.

The impact of FAL-Program intervention on the participation of women in household decision-making is very significant. The decision-making role of women members has improved over time. Thus, most of the matured clients are now able to make decisions by themselves on use of loan and savings, large sale of cereals, sale of ox/cow/donkey and Investment in business. They

are also able to decide on expenditures for household items like, clothing and garment, self-ornaments and other items of adornment, and school expenses. It was also observed that FAL-members were found to be better in control over making decisions on their economic resources and opportunities, the typical economic empowerment indicator used for the study.

Although both descriptive statistics and regression analysis indicated that the intervention of FAL-program has improved the economic empowerment status of women, some questionable point has been observed on the results. Majority of members has no complete understanding of most of FAL-trainings. Quite significant number of FAL-program members yet not implemented some of the trainings provided by the program. It is seen that as some of FAL- members were reluctant by saving their money at home. Even though, asset control and decision making power improved for most of FAL-members it has no significant change for some members of the program. FAL-revolving fund is a vital financing tool for new income generating activities. Majority of members suggest that the revolving fund is not enough for the purpose it is assumed. Some members, who have kids, shared their view as they were not convenient to attended FAL classes with full concentration with thinking that if they bring the kids to the class they might interrupt the session and if they leave them at home they couldn't have someone who can take care of them.

Generally, the implication of this study is that, though additional efforts are needed, Functional Adult literacy program that is being rendered by ANFEA in collaboration with Oxfam GB has been contributing positively towards improving the socio-economic status of women, and has impacted on women's economic empowerment in the study area.

5.3. Policy Implications

Achieving women's economic empowerment is not a quick fix. It will take sound public policies, a holistic approach and long-term commitment from all development actors. The incidence of illiteracy is a rallying cry and the worst pressing challenge that requires coordinated intervention of all Government Departments, NGOs, and other related development actors through functional adult literacy approach that encourage women empowerment. The strong and genuine partnership must be created among government and other development practitioners to bring women economic empowerment and enhance their income in our country. Based on the findings of the study mentioned earlier, the following policy recommendations are forwarded:

The Functional Adult Literacy program should expand its service coverage to the areas where its service is presently non-existent in order to reach the women who need the service. Considerable outcomes would be registered in women's economic empowerment if the majority of vulnerable rural poor women have the opportunity to receive supportive services of the program. In addition to the recommendation to improve service reach and coverage, to increase the number of women participating in the program, FAL-program should provide the service in near-by Kebeles. To satisfy a larger number of women, FAL-Program should build its capacity in terms of human resource and finance. The organization should strengthen its network with different concerned bodies and should design strategies to collect additional funds for the main purpose of accommodating large number of women.

The program should design regular assessment mechanism of training understanding and training implementation level of the members. There must be ways to enhance the revolving fund. Trainings should be given at convenient time which does not overlap with critical farm seasons. The program also needs to revise meeting frequency in order to optimize the schedule. Beside

this special consideration should be given for mothers who are having kids in order to enable them to earn all the benefits of the program. The program mostly focuses on economic and social issues, besides, it could be more helpful if it is utilized for sanitary and health related issues.

Functional Adult literacy is a forum for empowering women to build strong groups of diligent and committed women. It should therefore be encouraged and reinforced by a favourable policy framework that will create an enabling environment in which women will contribute to the economic growth of the nation.

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Annex

**Jimma University
Business and Economics College
Department of Economics
MSc. In Economic Policy Analysis
Questionnaire prepared for FAL Members**

Dear Respondents,

The purpose of this questionnaire is to collect data for the thesis work. The study aimed at examining Impact of Functional Adult Literacy on Women Economic Empowerment. I would like to emphasis that your response are extremely valuable for the successful completion of this paper and I would immensely appreciate your response for all questions genuinely. I can assure you that the information you provide will be completely anonymous and will not be used for any other purpose it will use only for academic purpose.

I thank you very much in advance for your cooperation and for sacrificing your invaluable time.

IDENTIFICATION	
NAME OF PEASANT ASSOCIATION (KEBELE) _____	PA <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
WOREDA _____	WOREDA <input type="checkbox"/> <input type="checkbox"/> <input type="checkbox"/>
NAME OF THE RESPONDANT _____	

DATE	_____	_____	_____
NAME OF ENUMERATOR	_____	_____	_____
RESULT	_____	_____	_____
DATE OF NEXT VISIT	_____	_____	
TIME	_____	_____	

Supervisors _____
Name _____

*RESULTS CODE:
1 COMPLETED
2 NO HOUSEHOLD MEMBER AT HOME, OR NO ALLOWABLE RESPONDENT AT THE TIME OF VISIT
3 HOUSEHOLD COMPLETELY ABSENT FOR A LONG TIME PERIOD
4. POSTPONED
5. REFUSED
6. OTHER (SPECIFY) _____

I. Socio Demographic Characteristics

<u>(HH size)</u>	<u>Age</u>	<u>HH head</u>	<u>Ethnicity</u>	<u>Religion</u>	<u>Marital status</u>	<u>Education</u>	<u>Occupation</u>
1= 0-5	1= 15-19	M=0	1=Oromo	1= Muslim	1=Married	0= Illiterate	1=cultivates own land or family land
2= 6-10	2= 20-25	F=1	2=Amhara	2=Orthodox	2= Single	1= Read and write	
3= >10	3= 25-35		3=Tigray	3=Protestant	3=Divorced 4.Separated	2 = 1-4 grade	2= Herding
	4= 35-50		4= Gurage	4=Catholic	5=Widowed	3= 5-8 grade	3=Other paid work
	5= >50		5=Others/specify	5=Waqefeta	6=Other (specify)	4 = 9-10 grade	4=Other non-paid work
				6=Others/specify		5 = above 10th grade	5=Unpaid domestic help
						6 = Adult education	6=Student
						7 = Religious education	7=no occupation
						8 = Other specify	8= ill/disabled
							9=Don't know

II. Income generating activities (IGAs)

Type of IGA practiced by the respondent	If receive Technical Assistance(TA), from whom	Type product made	Estimated income before Joining the program		Estimated income after Joining the program	
			Monthly	Annual	Monthly	Annual
1= Coffee Plantation	1= No one, traditional here	1=Honey				
2= Beehives (include improved)	2=FAL Program	2=Honey beer				
3=Dairy cows (include improved)	3=Other Non-Governmental Organizations(NGO)	3=Coffee beans				
4=Poultry (include improved)	4=Bureau Of Agriculture (BOA)	4=Coffee Husk				
5= Fodder grasses	5=Self, alone	5=Milk				
6= Backyard/home gardens	6=Neighbour/friend/relative	6= Butter				
7=Fruit production	7=Other (specify) _____	7=Cheese				
8= Multi-purpose trees	8= No answer	8=Eggs				
9=Petty trading, market sales		9=Other				
10=Handicrafts		Specify _____				
11=Forestry products						
12= Value added transformation						
13=Other Specify _____						

III. Trainings, Knowledge and Practices

Trainings given by FAL Program	Level of Understanding			Level of Practice		
	Understood	Partially Understood	Not understood	Implemented	Partially Implemented	Not Implemented
1. Row planting						
2. Crop rotation/pruning						
3. Seed preparation/selection						
4. Composting						
5. Green manuring						
6. Improved sheep / goat breeds						
7. Improved poultry breeds						
8. Improved beehives/beekeeping						
9. Tree nurseries						
10. Agro forestry						
11. Post-harvest handling						
12. Value added production						
13. Cost/benefit analysis						
14. Identify market opportunities						
15. Saving and Credit use						
16. Group formation and Management						
17. Income generation Schemes						
18. Bookkeeping						
19. Credit Management						
20. Planning						
21. Documentation						

IV. Saving Culture and Management

What type of saving systems are you using?	1= Has no saving	5= Cooperative bank
	2= Keep at home	6=Commercial bank
	3=Traditional saving system(Equb)	7= In kind (purchase of any asset, animal etc)
	4=Saving and credit association	8= Other, specify _____
How much do you save in the last 12 months?	0. Not willing to tell	
	1. _____ (birr)	
How did you use the savings?	1= pay off seed money	5= pay school fees
	2= pay of SACCO loan	6= Pay medical bills
	3 = invest in the business	7 = to expand my coffee business
	4= give to spouse	8= Other (specify)_____
Who decided to use the savings?	1=myself	5=mother
	2=husband	6=Husband and wife
	3= father	7=All the family
	4= son	8= other/specify with sex_____
Did you save regularly before you joined this program?	0 = No	
	1 = Yes	
	3 = Don't know	
How do you evaluate the impact of FAL program in improving your saving habit?	1=very high	4= low
	2=high	5=very low
	3= medium	6=no impact
	7-negatively affect	
	8-Don't know	

V. Credit culture and Management

Have you received credit as an individual or as a member of a group in last 12 months?		0=none		
		1= As an individual		
		2=As a member of a group		
If yes who gave you the credit service? What was the amount and the interest rate?				
	Credit Service Provider	Purpose of credit	Amount in Birr	Interest rate in % (Put 0 if the credit was interest free)
1	FAL revolving fund	0=not applicable		
2	Community-based saving and credit groups	1=Livestock purchase		
3	Rural Micro-finance Institutions	2=farm input purchase		
4	Woreda cooperative promotion office	3=petty trade		
5	Woreda Agriculture Office (DA)	4=home consumption		
6	Traditional Money Lender	5=meet consumption needs (food, cloth, school fee)		
7	Traders	7==Other _____		
8	NGO			
9	<i>Iquib</i>			
10	Relatives			
11	Saving and Credit Cooperatives			
12	Others Specify			
Have you defaulted on a loan in the last 12 months?		0=no		
		1=yes		
If yes, what was/were the reason/s for defaulting?		1. Crop loss 3. Price fall		
		2. Loss of animal 4. Illness or death of HH members 5. Working capital shortage 96. Other (specify) _____		

VI. Social capital and participation in Community Based Organization (CBO) after joining the FAL program

Name of CBO								
Cooperatives	Farmers Association	Irrigation users association	Women group	Edir (Kaya, afoosha, Kireetc)	Equb	Political Association	Savings and Credit Association	Clan (Gosa)
Year joined CBO								
Type								
0. None	0. None	0. None	0. None	0. None	0. None	0. None	0. None	0. None
1. Cash	1. Cash	1. Cash	1. Cash	1. Cash	1. Cash	1. Cash	1. Cash	1. Cash
2. In kind/non cash/labour	2. In kind/non cash/labour	2. In kind/non cash/labour	2. In kind/non cash/labour	2. In kind/non cash/labour	2. In kind/non cash/labour	2. In kind/non cash/labour	2. In kind/non cash/labour	2. In kind/non cash/labour
Amount								
Frequency								
0. None	0. None	0. None	0. None	0. None	0. None	0. None	0. None	0. None
1. Weekly	1. Weekly	1. Weekly	1. Weekly	1. Weekly	1. Weekly	1. Weekly	1. Weekly	1. Weekly
2. Monthly	2. Monthly	2. Monthly	2. Monthly	2. Monthly	2. Monthly	2. Monthly	2. Monthly	2. Monthly
3. Yearly	3. Yearly	3. Yearly	3. Yearly	3. Yearly	3. Yearly	3. Yearly	3. Yearly	3. Yearly
Have Roles in CBO								
0. None/does not participate	0. None/does not participate	0. None/does not participate	0. None/does not participate	0. None/does not participate	0. None/does not participate	0. None/does not participate	0. None/does not participate	0. None/does not participate
1. Simple Member	1. Simple Member	1. Simple Member	1. Simple Member	1. Simple Member	1. Simple Member	1. Simple Member	1. Simple Member	1. Simple Member
2. Member of committee	2. Member of committee	2. Member of committee	2. Member of committee	2. Member of committee	2. Member of committee	2. Member of committee	2. Member of committee	2. Member of committee
3. Leader of committee	3. Leader of committee	3. Leader of committee	3. Leader of committee	3. Leader of committee	3. Leader of committee	3. Leader of committee	3. Leader of committee	3. Leader of committee

1	Did your source of income increased in the last 12 months?	1=Yes 2=No
2	If the sources of income are increased, do you think that it is because of the FAL program?	1= No 2 = Yes 3= don't know
3	If the amount of income is increased, do you think that it is because of the FAL program?	1 = No 2 = Yes 3 = don't know
4	Over the last 12 months, how was your overall household income...?	1 = Decreased Greatly
		2 = Decreased 3 = Stayed the Same
		4 = Increased 5 = Increased Greatly 6 = Don't Know
5	If your house hold income increased at all, is that because of the FAL program seed money?	1= No 2 = Yes 3= don't know
5	Over the last 12 months, how did you evaluate your personal income?	1 = Decreased Greatly 2 = Decreased
		3 = Stayed the Same
		4 = Increased 5 = Increased Greatly 6 = Don't Know
7	If decreased at all, Why did your income decrease?(Multiple answers are possible)	1. Household member has been sick/died
		2. I have been sick
		3. Natural disaster (flood, earthquake...)
		4. Poor agricultural season
		5. Poor sales
		6. I did not take seed money
		7. Other (specify) _____
		8. Don't know
8	If increased at all, Why did your income increase? (Multiple responses possible)	1. Expanded existing enterprise
		2. Sold in new markets
		3. Undertook new enterprise
		4. Increase in demand/sales
		5. Good agricultural season
		6. Receive dividend from cooperative union
		7. Other (specify) _____
		8. Don't know
9	Did you invest any of the last seed money you took from the FAL program into an income-generating activity?	1= No 2= Yes 3 = Don't know
10	If yes, in which activity did you invest the last seed money you took from the FAL program?(Multiple	1.Trade (includes whole trade, retail and petty)

	responses possible)	2. Manufacturing (includes food processing, textile production, crafts, leather work)
		3. Service (includes hair dressing, restaurants, food stalls, cleaning services)
		4. Agriculture (includes activities related to crop production and animal raising)
		5. Business inputs (Machinery, fertilizer...)
		6. Did not invest the seed money in an income-generating enterprise
		8. Don't know
11	If not, did you use any portion of your last seed money to ...? (Multiple answers possible)	1. Buy food for your household
		2. Buy clothes or other household items
		3. Pay school expense
		6. For house/land improvement or purchase
		7. To spend on a celebration, like a wedding, etc.
		8. If any other please specify
12	How do you evaluate the impact of FAL program to increase your source and level of income?	1-very high
		2-high
		3- medium
		4- low
		5-very low
		6-no impact
		7-negatively affect
		8-Don't know
13	If negative, please explain;	

VII. Savings in the kinds before or/and after your participation in FAL program, please indicate.

Items/kinds	Before participation			Items/kinds with amount	After participation		
	Amount in number	source of money for saving	Expected value in birr		Amount in number	Source of money for saving	Expected value in birr
Livestock				Livestock			
Stored cereals				Stored cereals			
Ornaments				Ornaments			
Garment				Garment			
Modern beehive				Modern beehive			
Coffee seedling				Coffee seedling			
Washing station for red coffee				Washing station for red coffee			
Dry coffee hulling machine				Dry coffee hulling machine			
Planted tree				Planted tree			

VIII. Decision Making Power

Please choose the decision makers from the least. Multiple answers are possible):					
1 = mostly my Self					
2 = myself and husband equally					
3 = mostly husband					
4 = Female relative (mother, sister, aunt, grandmother, mother-in-law, daughter)					
5 = Male relative (father, brother, uncle, grandfather, father-in-law, brother-in-law, Son)					
	No.1	No.2	No.3	No.4	No.5
The use of loan					
The use of savings					
Buy house hold food					
Buy house hold Clothing					
Buy garments, Ornaments...					
Buy Mobile phone with CIM Card					
Pay school Expenses					
Buy cooking utensils					
Pay health-related Costs					
Fee for eqube, eder, maheber, wedding...					
Buy items for the House					
Reinvest in Enterprise					
Sale ox, cow, Donkey					
Sale goat, sheep					
Sale hen, egg and milk products					
Sale cereals					
Other (specify)					
How do you evaluate the impact of FAL program to improve your decision making role in the household?	1=very high 2=high 3= medium 4= low				
	5=very low 6=no impact 7=negatively				
	affect 8=Don't know				

1	Name three things you like most about the FAL program	1 = Teaching method of Development agents
		2= FAL support materials/book
		3 = Group solidarity and/or group dynamics
		4 = Training or technical assistance
		5 = Other financial services, such as savings and revolving fund
		6 = Others (specify) _____
		7 = Don't know
2	Name three things you like least about FAL program	1= FAL support materials/book
		2= Size of initial or subsequent loans too small
		3 = Problematic group dynamics (with leaders or at meetings)
		4= Meeting frequency too often or meetings too long
		5 = Teaching place / not convenient
		6 = Dislike teaching methodology of development agents
		7= Other (specify) _____
		8 = Nothing
		9 = Don't know

**Jimma University
Business and Economics College
Department of Economics
MSc. In Economic Policy Analysis
Questionnaire prepared for Non- FAL Members**

Dear Respondents,

The purpose of this questionnaire is to collect data for the thesis work. The study aimed at examining Impact of Functional Adult Literacy on Women Economic Empowerment. I would like to emphasize that your response are extremely valuable for the successful completion of this paper and I would immensely appreciate your response for all questions genuinely. I can assure you that the information you provide will be completely anonymous and will not be used for any other purpose it will use only for academic purpose.

I thank you very much in advance for your cooperation and for sacrificing your invaluable time.

IDENTIFICATION	
NAME OF PEASANT ASSOCIATION (KEBELE) _____	PA
WOREDA _____	WOREDA
NAME OF THE RESPONDANT _____	

DATE	_____	_____	_____
NAME OF ENUMERATOR	_____	_____	_____
RESULT	_____	_____	_____
DATE OF NEXT VISIT	_____	_____	
TIME	_____	_____	

Supervisors _____
Name _____

*RESULTS CODE:
1 COMPLETED
2 NO HOUSEHOLD MEMBER AT HOME, OR NO ALLOWABLE RESPONDENT AT THE TIME OF VISIT
3. HOUSEHOLD COMPLETELY ABSENT FOR A LONG TIME PERIOD
4. POSTPONED
5. REFUSED
6. OTHER (SPECIFY) _____

I. Socio Demographic Characteristics

<u>(HH size)</u>	<u>Age</u>	<u>Sex</u>	<u>Ethnicity</u>	<u>Religion</u>	<u>Marital status</u>	<u>Education</u>	<u>Occupation</u>
1= 0-5	1= 15-19	M = 0	1=Oromo	1= Muslim	1=Married	0= Illiterate	1=cultivates own land or family land
2= 6-10	2= 20-25	F = 1	2=Amhara	2=Orthodox	2= Single	1= Read and write	
3= >10	3= 25-35		3=Tigray	3=Protestant	3=Divorced 4.Separated	2 <input type="checkbox"/> 1-4 grade	2= Herding
	4= 35-50		4= Gurage	4=Catholic	5=Widowed	3 <input type="checkbox"/> 5-8 grade	3=Other paid work
	5= >50		5=Others/specify	5=Waqefeta	6=Other (specify)	4 <input type="checkbox"/> 9-10 grade	4=Other non-paid work
				6=Others/specify		5 <input type="checkbox"/> above 10th grade	5=Unpaid domestic help
						6 <input type="checkbox"/> Adult education	6=Student
						7 <input type="checkbox"/> Religious education	7=no occupation
						8 <input type="checkbox"/> Other specify	8= ill/disabled
							9=Don't know

II. Income generating activities (IGAs)

Type of IGA practiced by the respondent	If receive Technical Assistance(TA), from whom	Type product made	Estimated income	
			Monthly	Annual
1= Coffee Plantation	1= No one, traditional here	1=Honey		
2= Beehives (include improved)	2=FAL Program	2=Honey beer		
3=Dairy cows (include improved)	3=Other Non-Governmental Organizations(NGO)	3=Coffee beans		
4=Poultry (include improved)	4=Bureau Of Agriculture (BOA)	4=Coffee Husk		
5= Fodder grasses	5=Self, alone	5=Milk		
6= Backyard/home gardens	6=Neighbour/friend/relative	6= Butter		
7=Fruit production	7=Other (specify) _____	7=Cheese		
8= Multi-purpose trees	8= No answer	8=Eggs		
9=Petty trading, market sales		9=Other Specify _____		
10=Handicrafts				
11=Forestry products				
12= Value added transformation				
13=Other Specify _____				

III. Saving Culture and Management

What type of saving systems are you using?	1= Has no saving	5= Cooperative bank
	2= Keep at home	6=Commercial bank
	3=Traditional saving system(Equb)	7= In kind (purchase of any asset, animal etc)
	4=Saving and credit association	8= Other, specify _____
How much do you save in the last 12 months?	0. Not willing to tell	
	1. _____ (birr)	
How did you use the savings?	1= pay off seed money	5= pay school fees
	2= pay of SACCO loan	6= Pay medical bills
	3 = invest in the business	7 = to expand my coffee business
	4= give to spouse	8= Other (specify)_____
Who decided to use the savings?	1=myself	5=mother
	2=husband	6=Husband and wife
	3= father	7=All the family
	4= son	8= other/specify with sex_____
Did you save regularly before you joined this program?	0 = No	
	1 = Yes	
	3 = Don't know	
How do you evaluate the impact of FAL program in improving your saving habit?	1=very high	4= low
	2=high	5=very low
	3= medium	6=no impact
	7-negatively affect	
	8-Don't know	

IV. Credit culture and Management

Have you received credit as an individual or as a member of a group in last 12 months?		0=none		
		1= As an individual		
		2=As a member of a group		
If yes who gave you the credit service? What was the amount and the interest rate?				
	Credit Service Provider	Purpose of credit	Amount in Birr	Interest rate in % (Put 0 if the credit was interest free)
		0=not applicable		
1	Community-based saving and credit groups	1=Livestock purchase		
2	Rural Micro-finance Institutions	2=farm input purchase		
3	Woreda cooperative promotion office	3=petty trade		
4	Woreda Agriculture Office (DA)	4=home consumption		
5	Traditional Money Lender	5=meet consumption needs (food, cloth, school fee)		
6	Traders	7==Other _____		
7	NGO			
8	<i>Iquib</i>			
9	Relatives			
10	Saving and Credit Cooperatives			
11	Others Specify			
Have you defaulted on a loan in the last 12 months?		0=no		
		1=yes		
If yes, what was/were the reason/s for defaulting?		1. Crop loss 3. Price fall		
		2. Loss of animal 4. Illness or death of HH members 5. Working capital shortage 96. Other		
		(specify) _____		

V. Social capital and participation in Community Based Organization (CBO) after joining the FAL program

Name of CBO								
Cooperatives	Farmers Association	Irrigation users association	Women group	Edir (Kaya, afoosha, Kireetc)	Equb	Political Association	Savings and Credit Association	Clan (Gosa)
Year joined CBO								
Type								
0. None	0. None	0. None	0. None	0. None	0. None	0. None	0. None	0. None
1. Cash	1. Cash	1. Cash	1. Cash	1. Cash	1. Cash	1. Cash	1. Cash	1. Cash
2. In kind/non cash/labour	2. In kind/non cash/labour	2. In kind/non cash/labour	2. In kind/non cash/labour	2. In kind/non cash/labour	2. In kind/non cash/labour	2. In kind/non cash/labour	2. In kind/non cash/labour	2. In kind/non cash/labour
Amount								
Frequency								
0. None	0. None	0. None	0. None	0. None	0. None	0. None	0. None	0. None
1. Weekly	1. Weekly	1. Weekly	1. Weekly	1. Weekly	1. Weekly	1. Weekly	1. Weekly	1. Weekly
2. Monthly	2. Monthly	2. Monthly	2. Monthly	2. Monthly	2. Monthly	2. Monthly	2. Monthly	2. Monthly
3. Yearly	3. Yearly	3. Yearly	3. Yearly	3. Yearly	3. Yearly	3. Yearly	3. Yearly	3. Yearly
Have Roles in CBO								
0. None/does not participate	0. None/does not participate	0. None/does not participate	0. None/does not participate	0. None/does not participate	0. None/does not participate	0. None/does not participate	0. None/does not participate	0. None/does not participate
1. Simple Member	1. Simple Member	1. Simple Member	1. Simple Member	1. Simple Member	1. Simple Member	1. Simple Member	1. Simple Member	1. Simple Member
2. Member of committee	2. Member of committee	2. Member of committee	2. Member of committee	2. Member of committee	2. Member of committee	2. Member of committee	2. Member of committee	2. Member of committee
3. Leader of committee	3. Leader of committee	3. Leader of committee	3. Leader of committee	3. Leader of committee	3. Leader of committee	3. Leader of committee	3. Leader of committee	3. Leader of committee

VI. Assets Acquisition and Ownership

Asset type	Acquired		Where the asset is used?			How the expense was covered?		
	Number of assets owned before joining program	Number of asset owned	for house hold purpose	For business purpose	Other Specify	1.Loan from Saving and Credit Cooperative (SACCO)	2.Income from activities financed by revolving fund	3.If others. specify
1. Ox								
2.Cow								
3.Donkey								
4.Goat								
5.Sheep								
6.Hen								
7. Modern beehive								
8.Traditional beehive								
9.Television								
10.Hoes								
11.Sickles								
12.Spade								
13.Fork								
14.Watering -can								
15Rake								
16Cart								
17. Machete "Gejera"								
18. Flat Hoe "Zabeya"								
19.Cooking utensils								
20.Motor Bick								
21Bed								

22. Chair								
23. Table								
24. Radio								
25. Tape								
26. Coffee hulling machine (Having share)								
27. Coffee warehouse (Having Share)								
28. Shop								
29. Washing satiation (Having Share)								
30. Crop warehouse								
31. Mill								
32. House								
33. "Chat" (area coverage in hectare)								
34. Mesh wire								
35. Garden vegetables								
36. Crops								
37. Forest								
38. Grathing land								
39. Nursery								
40. Coffee plantation (area coverage in hectare)								
41. Coffee Seedling								
42. Please list if she has any personal asset she can mention								

VII. Income Improvement and Administration

1	Did your source of income increased in the last 12 months?	1=Yes 2=No
4	Over the last 12 months, how was your overall household income...?	1 = Decreased Greatly 2 = Decreased 3 = Stayed the Same 4 = Increased 5 = Increased Greatly 6 = Don't Know
7	If decreased at all, Why did your income decrease?(Multiple answers are possible)	1= Household member has been sick/died 2= I have been sick 3= Natural disaster (flood, earthquake...) 4= Poor agricultural season 5= Poor sales 6= I did not take seed money 7= Other (specify) _____ 8= Don't know
8	If increased at all, Why did your income increase? (Multiple responses possible)	1. Expanded existing enterprise 2. Sold in new markets 3. Undertook new enterprise 4. Increase in demand/sales 5. Good agricultural season 6. Receive dividend from cooperative union 7. Other (specify) _____ 8. Don't know

VIII. Savings in the kinds

Items/kinds			
	Amount in number	source of money for saving	Expected value in birr
Livestock			
Stored cereals			
Ornaments			
Garment			
Modern beehive			
Coffee seedling			
Washing station for red coffee			
Dry coffee hulling machine			
Planted tree			

IX. Decision Making Power

Please choose the decision makers from the least. Multiple answers are possible):					
1 = mostly my Self					
2 = myself and husband equally					
3 = mostly husband					
4 = Female relative (mother, sister, aunt, grandmother, mother-in-law, daughter)					
5 = Male relative (father, brother, uncle, grandfather, father-in-law, brother-in-law, Son)					
	No.1	No.2	No.3	No.4	No.5
The use of loan					
The use of savings					
Buy house hold food					
Buy house hold Clothing					
Buy garments, Ornaments...					
Buy Mobile phone with CIM Card					
Pay school Expenses					
Buy cooking utensils					
Pay health-related Costs					
Fee for eqube, eder, maheber, wedding...					
Buy items for the House					
Reinvest in Enterprise					
Sale ox, cow, Donkey					
Sale goat, sheep					
Sale hen, egg and milk products					
Sale cereals					
Other (specify)					

Questionnaire Interview Administrator: Name_____

Signature_____

Focus Group Discussion (FGD) Checklist for FAL members

Discussion guiding questions

Access to resources and services

- Enumerate the benefits women got from the program (increased income, visibility, knowledge gained (FAL, access to information) skills developed (negotiation, positive self-perception,
- Do women have control over the income generated by the program? Are they empowered?
- Do FAL member women have a full control over input (technology, services) supply of the program compared to non-FAL member?

Decision making

- Discuss the change in women's decision making roles both at household and community levels (if any) due to program intervention
- What roles do women play in the management of the FAL program?
- Do women who are not member of FAL compared to FAL member face specific constraints (representation in decision-making instances, power to influence decisions, etc.)? Enumerate

Empowerment (social and economic)

- Number of women who are economically empowered
- What are the changes brought in day to day life of FAL member women compared to non-FAL member women due to program intervention (utilize their power, income, skill, knowledge...) both within family relationship and in the community/challenge women's marginalization?
- What are the disempowering dynamics existing?

FGD Checklist for Adult and Non-formal Education Association (ANFEA)

Discussion guiding questions

Target group

- Which target group are you addressing with your educational program? (Age, gender, educational background e.g.)
- How are you making the first contact to the target group? How the target group gets to know about your education program?

Pedagogical concept

- Can you please inform us about your education program?
- What kind of non-formal adult education are you offering?
- Are you offering other services besides the non-formal education? (Medical service, micro credit program and training for self-employment, post-literacy activities)
- Arrangement of further Literacy program: Are you assisting the participants of your literacy to find further education? Are you therefore cooperating with other organizations?
- Are you questioning the participants on which contents are interesting for them or what kind of literacy they would like to participate? Is there a need assessment done by your organization
- Does participation increase the attendance of lectures and learning success?

Self-assessment of organizations work

- What is working out very good in your opinion? With what are you satisfied?
- Have you identified fields on that you need to work in future to improve your work?

Government framework, coordination and influence

- How are you assessing the governmental support for your work in the field of non-formal adult education?
- Is your organization receiving support from the Ethiopian government?
- What kind of support would you find desirable and helpful for your work? Like in
 1. Identifying issues, problems and prospects of initiatives
 2. Discover the leveraging point/action that increases the engagement of women.
 3. Propose an appropriate strategy
 4. Provide valuable information for the development of literacy content, learning frame work and approaches.
 5. Others/specify.

Program performance

- How is the FAL operating? How is it linked to the various groups operation? How does it contributes to improved performance in small hordes set up, how are women benefiting in the FAL?

Access to resources and services

- Enumerate the benefits women got from the program (increased income, visibility, knowledge gained (FAL, access to information) skills developed (negotiation, positive self-perception, claiming ones rights, mobility, engaging in non-traditional gender roles, ...etc)
- Do women attend /participate in more meetings at community level? Do they speak up?
- Enumerate the challenges/ constraints encountered by women program beneficiaries (work load, time shortage, social stigma, less mobility, over burden the girl child with domestic chores....) due to their participation

Control over resources

- Do women have control over the income generated by the program? Are they empowered?
- Do FAL member women have a full control over input (technology, services) supply of the program compared to non-FAL member?



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