# ADDIS ABABA UNIVERSITY
# SCHOOL OF GRADUATE STUDIES

## A COMPARATIVE ASSESSMENT OF THE IMPLEMENTATION OF RURAL DEVELOPMENT PROGRAMS AMONG FEW LITERATE AND ILLITERATE FARMERS OF TEHULEDERE WEREDA OF AMHARA REGIONAL STATE

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**BY**

**ALI ABEGAZ**

**A THESIS SUBMITTED TO THE SCHOOL OF GRADUATE STUDIES OF ADDIS ABABA UNIVERSITY IN PARTIAL FULFILLMENT OF THE REQUIREMENTS FOR THE DEGREE OF MASTER OF ART IN ADULT AND LIFELONG LEARNING**

**JUNE, 2011**

**ADDIS ABABA**

**Acknowledgements**

I express my enormous gratitude to my Advisor, Dr Getachew Adugna for his enthusiastic, constructive guidance and encouragement.

My sincere gratitude goes to all participants that helped me in providing all the information which gave life to this study.

My deepest gratitude and appreciation also goes to my family members for always giving me their continuous support and encouragement.

Finally, I wish to thank all my classmates who helped me to successfully complete this research work.

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## List of Acronyms

| | |
|---|---|
| ACSI | Amhara Credit and Saving Institute |
| CSA | Central Statistical Agency |
| ESS | Education Sector Strategy |
| ETP | Education Training Policy |
| FAL | Functional Literacy |
| GDP | Gross Domestic Product |
| HDI | Human Development Index |
| HHH | Household Head |
| LLL | Life Long Learning |
| MFI | Microfinance institutions |
| MOFED | Ministry of Finance and Economic Development |
| TGE | Transitional Government of Ethiopia |

## Abstract

The purpose of this study was to examine the comparative difference among Literate and Illiterate Farmers in participation and implementation of Rural Development Programs, like education, health, agriculture and use of micro finance institutions. To this end, a descriptive survey design was applied. Quantitative information were gathered by using structured questionnaire whereas the qualitative information collected by using open ended questions, focus group discussions and document analysis. The sample respondents included in the study were 4 *wereda* officials and 40 illiterate and literate farmers (20 from each category). Accordingly, the total number of respondents participated in the study were 44, from which 28 are males and 16 are females. The results from the study revealed that the participation and the advantage gain from rural development programs like education, health, agricultural productivity and use of microfinance institutions is much in favor of literate respondents than the illiterate counter parts. For instance, only 65 percent of the illiterate respondents are willing to send some of their children to school, 90 percent of the illiterate respondents confirmed as their children's dropped out of their education because of different social and economic problems. On contrary, however, more than 95 percent of the literate respondents are assured that even if various challenging conditions may appear, they are not preferred and accept their children's dropout from school engagements. Furthermore, 85 percent of the literate children are attending anti-six vaccinations from beginning to the end. Regarding farming inputs, literate farmers are more advantageous than illiterate farmers because the study showed that only 50 percent of the illiterate respondents still use local seeds with chemical fertilizers, about 30 percent of them use both improved and local seeds with chemical fertilizers and 20 percent of them are using improved seeds with chemical fertilizers. Moreover, 65 percent of the illiterate respondents did not have previous experience of using local microfinance institutions as alternative sources of money. In light of these findings, the recommendations forwarded include: intervention programs should be undertaken to increase school enrolment and level of children's retention in school; program evaluation are required to assess for the right implementation of the 16 major pillars stated under the rural health extension programs; continuous education and awareness creation programs should be given by the local development agents (DAs); government officials and experts are required to work on increasing the use of modern farm inputs by illiterates; micro finance institutions have to do more on awareness creation programs and finally, proper attention should be given by government officials to educate the illiterates how they could actively be involved in local administration and enjoy their full rights in the building of democratic systems.

# Chapter one

# Introduction

## 1.1. Background

Literacy is the basic need and condition for improving and empowering an individual to be effective in various fields. It is a potential instrument of individual well-being as well as social development. It is closely related with productivity and quality of life. It enables an individual to realize himself/ herself to achieve his/her worth to know and discharge his/her rights and responsibilities properly. Due to the wants of literacy the individual is deprived of the minimum of facilities and subject to a number of discrimination and disabilities. Therefore, literacy provides the basic knowledge and skill for effective citizenship and for leading a meaningful life (Jagannah Mantary, 1995: 40).

It has been revealed through various studies that the mass poverty and mass illiteracy are positively correlated, i.e., literacy and development are very closely related and one promotes another. In this regard, Malholtral, (1989) stated that, Literacy is considered to be an important pre-condition for the meaningful participation of people in the any developmental activities. Meaning, education can create additional opportunity for citizens to participate and implement development programs by challenging difficulties.

Thus, Literacy and development are interdependent and interconnected. Progress of one cannot achieve without the other. Both are mutually interacting and beneficial therefore, both go hand in hand to achieve the target of total human development (Roka diva 1989: p 54) has therefore, aptly observed, "If development project, activities and services are thrust up on the people without understanding, appreciation and participation of the people who they are meant to serve, the result bound to be minimal". Hence, Education is the major instrument for economic and social development. Investment in education leads to the accumulation of human capital which is a key to sustain economic growth and increasing incomes. Education, especially basic (primary and lower secondary) education also contribute to poverty reduction by increasing the productivity of the poor's labor, reducing fertility and improving health, by equipping people to participate fully in the economy and in the society.

In addition, education contributes to strengthening of the institutions of civil society to national capacity building and to good governance, to all of which are increasingly recognized as critical elements in the effective implementation of sound economic and social policies, Education contributes to economic growth but by itself it will not generate growth. The strongest growth comes about when investment in both human and physical capital takes place in economics with competitive markets for goods and factors of production (World Bank, 1990).

Hence, the educational sector in Ethiopia has been given powerful impetus after the overthrow of the military government in 1991. Since then education has been a development priority on the national agenda. The Government of Ethiopia has developed Education Training Policy (ETP) and Education Sector Strategy in 1994 (Transitional Government of Ethiopia, 1994; Ministry of Education, 1996). The Government adopted the Education Sector Development Program (ESDP) in 1997 together with the Education Training Policy. Furthermore currently, the country is working towards achieving the EFA (Education For All) goals as defined in the EFA Dakar Framework in 2000 though the illiteracy rate is still high at a rate of approximately 73 per cent for females and 50 per cent for males.

## 1.2. Statement of the problem

Despite the efforts invested since the 1960s and the mobilization of the international community declared at the Jomtien Conference in 1990, the rural areas of many developing countries are still lagging behind where education is concerned. The fact that the slow pace of progress towards universal basic education is largely due to the persistence of low enrolment rates in rural areas is often overlooked. The rural space is also often at a standstill in terms of economic development (FAO & UNESCO, 2005).

Consequently, Literacy is vital to human and economic development. Improving literacy levels would deliver significant economic benefits both for individuals and for countries. Accordingly, Multi-country studies show clear connections between literacy levels in a country and both economic output and GDP per capita growth. By the same token, current high rates of illiteracy among women and the poor are limiting the impact of programs

designed to boost livelihoods, improve incomes, protect the environment, deliver clean water, promote civic participation and democracy, and fight killer diseases. Unless the intended target group possesses basic literacy and numeracy skills, many of these programs will not work properly, and there is even a risk that those who already have power and resources (who tend to be more literate and male) will capture the benefits'. (David Archer, 2007).

In Ethiopia, the magnitude of the problem in education sector was very acute as compared to even with sub-Saharan standard though the educational policy goals, strategies and programs designed was to address the problems of access, equity, quality, and relevance in education. Access to education in Ethiopia has been one of the lowest in Africa. Nearly half of the Ethiopian primary school-aged children do not go to school. Low enrolment levels are a result of children never entering school and of the cumulative effect of a high dropout rate in every grade of the primary cycle (Johanna et al, 2005:11). Nevertheless, the primary school enrolment has increased from 2.5 million in 1989/1990 to 12 million in 2007/2008. The problem is more acute when we compare rural -urban enrollment, dropout and retention rates which ultimately lead to illiteracy rate of the country (MOE, 2007/08).

In light of the above, this study tries to examine comparative advantage among literate and illiterate farmers of Tehuledere *Wereda* of Amhara regional state in participation and implementation of Rural Development Programs such as; education, health, agriculture, and use of micro finance institutions as source of loan and saving areas. To this end, the study attempts to answer the following research questions:

1. What comparative differences are exist among literate and illiterate farmers in participating and implementing in Rural Development Programs, like education, health, agriculture and use of micro finance institutions?
2. What differences exist among literate and illiterate farmers in participating in local governance and leadership, election in building democratic systems or practices?

3. What level of comparative differences exist among literates and illiterates farmers in planning, implementing and monitoring Rural Development Programs like education, health, agriculture and credit programs?

## 1.3. Objectives of the study

The general objective of this study is to undertake comparative study among literate and illiterate farmers of Tehuledere *Wereda* of Amhara Regional State in participation and implementation of Rural Development Programs such as education, health, agriculture, and use of micro finance institutions as source of loan and saving areas while the specific objectives of the study include:

- To assess comparative difference among literate and illiterate farmers in participating in Rural Development Programs, like education, health, agriculture and use of micro finance institutions;
- To explore the participation of literate and illiterate farmers in local governance and leadership, election and building democratic systems or practices;
- To explore the comparative difference of literate and illiterate communities'/farmers/ participation in planning, implementing and monitoring activities; and
- To benefit level of literate and illiterate community members from the gains of development programs, especially in health, education, agricultural and credit programs.

## 1.4. Significance of the study

Previously, there is no a large amount of studies undertaken to show the extent of the comparative advantage of literate and illiterate farmers in participating in Rural Development Programs, like education, health, agriculture and use of micro finance institutions with the exploration of comparative difference in planning, implementing, monitoring, and the benefits from the gains of development programs in rural areas. Few studies existing in this regard lack the integration with the rural development programs, focused only on very small parts or even totally ignored the inclusion of these basic rural development programs, which helps us to easily measure the comparative difference of

illiterate and literate community members based on their performance or participation level.

Hence, the study has the importance of:

- adding knowledge on the gap created around the issues;
- exploring the participation level of literate and illiterate farmers in development endeavors;
- examining and comparing the level of benefits illiterate and literate farmers attain from development outcomes;
- informing policy makers and other concerned bodies to enhance the participation of farmers in development activities; and
- the provision of salient information for policy makers, researchers, institutions etc.

## 1.5. Scope of the study

For the sake of making the research manageable, this study has limited in scope, time, and coverage areas. Accordingly, the study was undertaken in Tehuledere *Wereda* with representative samples of four *Kebeles* in the *Wereda*. This is to say that the study covers only one *Wereda* from Amhara Regional State and four *Kebeles* in the *Wereda*. The study also has been delimited to examining the participation level of illiterate and literate farmers in the sample *Kebeles* in developmental activities. It specifically focuses only on education, health, agriculture and use of micro finance institutions.

## 1.6. Limitation of the Study

Due to the very limited time, space, and financial constraints to collect important data, the study is limited in its scope and size. Because of these and other factors, the study took relatively small sample population which are very challenging to conduct the research and to reach on a sound research work. However, possible efforts were exerted to overcome the above constraints and accomplish the desired work successfully.

## 1.7. Organization of the paper

The study has five chapters. Chapter one is an introductory part of the paper in which background to the research is briefly described and the problem to be researched is identified. Moreover, this chapter highlights the objective, significance, scope, and limitation of the study. Chapter two reviews literature in which basic terms, relations and correlation of ideas related to the study has been conceptualized. In chapter three, the methodology employed samples and sampling techniques, data collection instruments and data analysis strategies have been discussed. Chapter four is concerned with data presentation, analysis and interpretation while the last chapter, chapter five, presents summary, conclusion and recommendation of the study.

## 1.8. Definitions of Important terms

In this part the researcher states some concepts or term definitions as it used in this study. Accordingly:

- **Literate person**: A person is literate when he/she can, with understanding, both read and write a short statement in his/her everyday life;
- **Illiterate person:** a person who is not able to read and write, compute some mathematical figures;
- **Programs**: programs issued for those activities which related to health, education, micro finance credit institutions, and agriculture and allied activities of various village development packages;
- **Participation:** Participation of farmers in rural development includes the planning, formulation, implementation, evaluation, monitoring and sharing of benefits gained from rural development and the adoption of improved agricultural technologies and basic service outputs;
- **Development:** Development implies an overall positive change in the physical quality of life; that is, progress in participation and implementation of Rural Development Programs like education, health, agriculture and use of formal microfinance institutions.

# Chapter Two

# Review of the Related Literature

## 2.1. Literacy and Development

Knowledge is becoming an essential commodity for mankind, a basic raw material which is indispensable for development and even for mere survival (UNESCO, 1997). Learning is an internal process of empowerment, an indispensable key to personal and social improvement and a development of an all-time and life-long resource. Levin (1989: 10) testifies that *"There will be no break-through in agriculture and industry, no progress in community health, and indeed, no change in living conditions without the right to learn".* Education is a key instrument for realization of any development activities. This implies that unless someone got the opportunity to learn, he/she is not in a position to participate in any development endeavors and lead to the enhancement of development. Even, he/she may not be able to utilize the gains of development due to lack of appropriate knowledge in using the outcome of the development.

Literacy as a means of communication through the use of written symbols opens the minds of people and makes them receptive to changes, new ideas and practices. It helps them to adopt new styles and methods of production and practices thereby raising their income. According to Bhola (1990:8), *"Literacy even by itself sharpens consciousness, creates discontent with the unacceptable, and adds potential to individual capacity for participation".* Hence, education is directly initiates community's level of participation in development activities i.e., the more the community educated, the more it will participates in development activities.

Literate people are mostly ready to accept changes – changes in their life styles, in their methods of production, health practices, etc. thereby enabling them to apply technologies and benefit from such interventions. Literacy is a set of skills that serve as the entry point to basic education. It contains a set of skills through which individuals and eventually the society in general make all–round development and actively participate in the development process through the acquisition of more knowledge, skills, capabilities and

attitudes. It is believed that education *"Cultivates the cognitive, creative, productive and appreciative potentials of citizens by appropriately relating education to environment and societal needs" (ETP, 1994:8)*. Ki–Zerbo (1990:21) believes that education is indispensable if human beings are to produce better, trade better, communicate better and relate better to one another. The above quotes indicates, the importance of education in creating favorable environment for the people's to participate in development activities as compared to the illiterate community's.

The United Nations Secretary General's statement reiterates that literacy is a liberating set of skills by saying, *"... Literacy is the key to unlocking the cage of human misery... a key to opening up a future of freedom and hope"* (Anan, 2003). That is, it is through education human beings can solve their problems and live better life i.e., education is a key to open societal problems and challenges.

In addition to the above, Researchers like, Lockheed shown the correlation between a one percentages points in the national literacy rate increase in a two-year gain in life expectancy for given country (Lockheed, 1999). Other researches (UNESCO, APPEAL, 1998, for example) provide similar findings on the economic, sociological, cultural and psychological dimensions of poverty. For instance, their study findings include; education enhances capacity for labor, increase the acquisition of knowledge and skills required for healthy living, initiate to use of new techniques of production and intelligent and sustainable use of natural and environmental resources etc. (UNESCO & APPEAL, 1998).

Generally, different findings prove that there is a positive relationship between educational statuses of the individual and economic development. In this regard, the world economic and social survey (2000:162-166) states that a labor force equipped with high quality basic education helps to tackle the challenges of industrial development and economic progress. Therefore, education can increase the participation opportunity of the individuals or a community in social, political and economic aspects.

## 2.2. Poverty reduction and education

In terms of human development, poverty is not simply lack of material wealth and resources. It fundamentally a failure in meeting basic needs as well as incapability in dealing with forces that shape the quality of life.

The poor, in any society have the capacity to contribute to the economy and t social and cultural development of their communities and the nation at large. It is through education that individuals realize their potentials to contribute to the productions, wealth creation and execution of various roles that make for national development. It is also through education that they become fruitful beneficiaries from the distribution of wealth in the economy, have a political voice and access to social goods and services to enhance their living standards (UNICEF, 2002:1).

Low earnings of poor are partly the results of their relatively lower human capital endowments. As stated above, education can make a significant contribution in solving such a problem and to the reduction of poverty. It provides skills, knowledge, and attitudes that increase the productivity of the poor's labor by increasing their output and their access to jobs in both the formal and informal sectors (World Bank, 1996:27).

Resources invested today in education may lead to less poverty only after several years, when the poor whose human capital has been enhanced stat to benefit from increased earnings, greater ability in self employment, and improved efficiency in the use of household resources (Ibid).

Wheeler in Psacharopoulus and Woodhall (1995:20) found on average, an increase in literacy rate from 20 to 30 percent tended to increases the national income or Gross Domestic product (GDP) from 8 to 16 percent. It is also indicated that relation is even stronger in African Countries.

Education for poverty eradication can be a very important process. Educated citizens demanded for their rights and agitate for more egalitarian and democratic norms to the age-old inequalities and injustices that often imply poverty. It is known that universal

Basic education is a critical pre-requisite for countries on the way of progress to sustainable development.

All in all, education especially minimum of primary education compellation with no doubt plays a vital role in poverty reduction by enhancing social and economic development in the developing countries.

## 2.3. Equity in accessing Education

Equity means social justice or fairness in education. It refers to fair and just access to education provision (Prysorjens, 1980: 572). This issue of equity mainly affects several disadvantaged societal groups like the rural community, girls, the poor, children from linguistic and ethnic minorities, nomads, refuges, street and working children with hearing and physical impairments (World Bank, 1996: 43).

Equity in educational opportunities has two dimensions. First, everyone has the right to basic education, which is the basis for fundamental knowledge and skills necessary to function effectively in the society. Second, there is the government's obligation to ensure that children who have potential to learn are denied of education because they are poor, rural, and from disadvantaged ethnic and linguistic minorities in geographically remote regions or areas (World Bank, 1996:11).

According to Carron and Chau (1980:22), policy makers often suggest that greater equity of educational opportunity will lead to a greater development of potential human resources and will in the long run have its own influence on the level of economic well being. To strengthen the above idea, G. Meave as quoted in Ayalew (1989) explained that of all the inequalities that exist, however, "there is no inequality more intolerable than the inequality in educational opportunity".

UNESCO (1996:45) indicated that despite an overall increase in the proportion of girls enrolled in schools, boys are still more likely to be enrolled. Even the situation is worst when compared rural and urban girl's participation rate especially in developing countries like Ethiopia.

Rural populations are less educated than urban population. Anderson (1992:12) stated that it costs more to build and supply schools in rural areas. Because it is difficult to recruit teachers who are willing to live and teach in remote areas where under qualified teachers are posted. The school supervision often falls as distance from the urban center increases.

Thus, achieving equity requires governments to take both financial and administrative measures to enable rural and the poor to gain education. Administrative measures can promote enrollments of disadvantage groups. Moreover, financial measures are important to all levels for those who cannot afford to go to school, either because they and their parents cannot pay the associated costs or because the household cannot afford to lose their labor service (World Bank, 1996:113).

## 2.4. Need for Participation in Development programs

Participation is a means of improving the quality of plans and increasing the chances that they will be successfully implemented. This is because the plans are more likely to be relevant to local needs and conditions and more likely to have popular support and commitment of the people who will be involved in, or affected by them are fully involved in the planning process. This is particularly true, in the case of rural development policy programs and projects which are influenced by local variations in environment and/or highly dependent on the cooperation of the people concerned-which includes a large proportion of agricultural and rural development activities.

In this regard, study undertaken by Conyers confirmed the importance of communities' participation in implementation of rural development programs as;

> *Participation provides direct benefit to participants (both individually and, in the case of group participation, collectively), in that it increases their awareness and understanding of the world and gives them more control over their lives. Consequently, it is regarded as a basic human right (Conyers 1993: 207).*

The above quote indicates participation in development activities or local activities can increases the awareness and understanding level of the society. Hence, create favorable

environment for acceptance and dissemination of new knowledge and technology. Thus, Planning for education and change, and execution of the plan, are essentially a matter of team work. For the scheme to reach the people by every available channel and in order that the aims of the people be considered in the planning, not only should specialist advisers form part of the team but cooperation should be sought from all agencies directly or indirectly connected with the problem, and with the people. Therefore, active Participation of citizens in development programs will not only help to reduce confusion but will avoid duplication of effort by stakeholders.

The term people's participation is sometimes used in the sense of participation in response to the call of an external agency, whether governmental or non-governmental, for supporting its policies and program. In these sense it conveys the same meaning as cooperation. However, in its true sense, people's participation implies participation at all stages, i.e. planning program formulation, implementation, decisions making, sharing of benefits, monitoring and evaluation. Development programs conceived and developed with people's participation are closer to the ground realities. They are rooted in the community conceived as its own activity. People's participation is advocated on the ground that is a potent instrument for empowering people and brings in an improvement in the situation which is sustainable.

## 2.5. Adult Education

According to the widely accepted perspective given by UNESCO (1997), the term "adult education" is defined as "the entire body of ongoing learning process, formal or otherwise, whereby people regarded as adults by the society to which they belong develop their abilities, enrich their knowledge, and improve their technical or professional qualifications or turn them in a new direction to meet their own needs and those of their society" (p.1). This definition is very comprehensive in a sense that it highlights not only the learners and goals of adult education but also brings in varying settings of learning for adults. Education for adults could be of different levels from literacy to graduate degrees extended from non-formal to formal contexts.

The scope of adult education is differing from place to place based on the country's economic development levels. In this regard reports of UNESCO states; adult education policies of the developed countries are broader in scope and incorporate ideals of LLL as a strategy to deal with challenges and opportunities of globalization, most of reports from Africa maintain literacy education and livelihood skills trainings as major components of adult education (UNESCO, 2009:p.5). That is, country's economic development can have a direct influence on the scope and contents selection of adult education. The idea of LLL in developing countries, if at all exists, is equated with basic education for all (Torres 2001). Therefore, at least in this area, "a global social divide tends to emerge, with lifelong learning in the first and second world, whereas the third world struggles with meager resources even to ensure basic adult literacy provision" (Belanger, Duke & Hinzen 2007, p.248). Nevertheless, it may be argued that this is an unsubstantiated division. Indeed, there are convincing reasons for developing countries like Ethiopia to adapt LLL principle in their educational policies and practices.

## 2.6. Factors Related to Lifelong Learning in Developing Countries

LLL as an educational policy concept evolved from earlier policy discussions in UNESCO and OECD mainly from the beginning of 1970s (Gustavsson 1997, 2002; Rubenson 2006, pp.151-170). In fact, values and dimensions of LLL are partly defined by the directions of its historical development. UNESCO tends to be dominated by humanistic and social concerns such as personal development, equality and democracy; and the dimension ranges vertically from literacy education to higher education and horizontally from informal to formal education (Mendel-Anonveuo 2002; Rubenson 2006; UNESCO 2006). Thus, UNESCO's definitions and scope given for LLL implementation are wider and comprehensive.

On the other hand, OECD and EU documents emphasize the human capital model, stressing work-related training and skills development, with special interest in post secondary education and training (OECD 2004; Rubenson 2006). Broadly speaking, the term encompasses the formal learning (from preschool to university levels) and non-formal aspects like adult literacy, basic education, community education, and off-campus continuing education and training programs. The definition given by industrializing and

developed countries are very limited in scope .i.e., it ignores the humanistic and the social concerns of education.

In fact, throughout the last four decades, the scope and agenda of LLL has changed. Although it seems difficult to precisely present the primary goal of LLL (because it's assumed value highly depends on the context where it is supposed to be implemented), it is widely accepted that LLL is both an opportunity to and phenomenon of on-going learning of an individual from all dimensions of life and across all age levels.

Furthermore, LLL begins basically with enlightening the individual and thereby making him/her a valuable social actor in the socio-economic and political transformation of a society. It is for these reasons, no matter which particular one is emphasized, that LLL has continued as a major policy issue at both national and supranational levels. As many agree (e.g., Torres, 2001, 2004; Belanger, Duke and Hinzen 2007; Nafukho, Amutabi, and Otunga 2005), LLL as an educational organizing principle could be relevant to the context of developing countries too. Even though it has developed as a concept in the West (Jarvis, 2006, p. 224; Rasmussen, 2006, p. 171), socio-economic situations in the developing countries may also benefit from the new perspective.

If we examine the background that necessitates "lifelong and life-wide learning opportunities for all", developing countries could equally be beneficiaries in three ways. First of all, rapid technological change and progress in information and communications technologies have significant implications for both the rich and the poor countries: no matter where the workplace is, individual competences and work requirements are aligned with ICT development and other sophisticated production tools. Moreover, anywhere in the world nowadays, there is no such thing as lifelong employment, jobs are becoming more knowledge-intensive and occupational pathways more flexible (Field 2006, pp.11-26). In the face of such dynamics, LLL should enable citizens of the developing countries to adapt to changes and to be able to work effectively with new technologies.

## 2.7. Ethiopian country profile

Ethiopia is the second most populous country in Sub-Saharan Africa after Nigeria. The population is estimated at about 80 million, with a projected annual growth rate of 2.6 per cent, the population would reach 129.8 million by 2020 (CSA, 2008). However, the impact of AIDS is likely to reduce the actual growth as the infection rate in Ethiopia is an alarming 10.6 per cent of adults aged 15 to 49, and the figure is rising (FDRE, 2001a). The Ethiopians are young; more than 30 million people are under 16 years of age. Life expectancy is 43 years, compared with 49 years of the population of the whole Sub-Saharan Africa (Ibd). The population is highly rural-based: about 85 per cent of the population lives in rural communities.

Ethiopia is one of the poorest countries in the world. Its *per capita income is USD 100* (World Bank, 2000), which is among the lowest figures in the world. Poverty is widespread and multi-faceted, both in rural and in urban areas, with 47 per cent and 33 per cent respectively of the rural and urban population being poor. When measured mainly in terms of food consumption, about half the population live below the poverty line. Poverty is linked with low growth and productivity in agriculture, practiced mainly at subsistence level. Low productivity leads, further, to fragile food security.

The Human Development Index (HDI) published annually by UNDP combines macroeconomic and socio-economic indicators to provide an estimate of the level of development in a country. Even though the HDI for Ethiopia has been gradually increasing from 1985 to 1997, the figure for 1999 reveals that *Ethiopia ranks as the 172nd of 174 countries in 1999* (UNDP, 1999) and as *the 170th of 177 countries in 2004* (UNDP, 2004). To demonstrate that there have been some marginal improvements in the socio-economic sector, it can be shown that between 1970 and 1997 life expectancy grew from 40 to 43.3 years. During the same period the infant mortality rate fell from 159 to 111 per 1,000 live births while the under-five mortality shrunk from 239 to 175 per 1,000 live births.

Access to education is the most limited in the region. Only 60 per cent of the relevant age group in Ethiopia was enrolled in primary education in 2006. The illiteracy rate is approximately 61 per cent for females and 42 per cent for males. Primary-school

enrolment has risen from 3,1 million in 1994/95 to more than 8 million in 2004, Secondary-school enrolment has also increased but remains very low (MOE , 2006). Although Ethiopia is indicating progress towards the educational goals as defined by EFA and the ESDP, it is at a risk of not achieving the goals of primary access, gender equality, and educational quality within the desired timetable especially in the rural and pastoral areas.

### 2.7.1. Overview of Adult Education In Ethiopia

The existence of an alphabet in Ethiopia dates back to the last millennium BC. In its subsequent development, however, the Ethiopian alphabet was associated with the Christian religion and thus literacy was left to the clergy only to be used as a means of religious instruction. The Ethiopian Orthodox Church, which was institutionalized as state religion in the first half of the 4th century, was the dominant provider of religious education for more than 1500 years (Negash, 1990: 45). Islamic education was a tradition since early medieval history of the country. It was only in the 1890s that literacy and basic education were realized as a means of development and modernity. Emperor Menilik II (1889-1913) issued a declaration 1893 to the effect that every child should get education after the age of 6. This effort was eventually strengthened by the establishment of the first modern school, Menilik II School, which was established in 1908 in the capital, Addis Ababa (Negash, 1990: 47).

Nevertheless, education for adults had to wait for half a century before it received any particular attention. In November 1955, His Majesty Emperor Haile Silassie I (1930-1974) issued a proclamation, of which the following is an extract:

> *We charge every illiterate Ethiopian between the ages eighteen and fifty to learn in the time left over from his daily tasks, such Fundamental education as will enable him to know Amharic [Ethiopic] reading, writing, either at government schools or private... (Richard and Bernard, 1974: 4).*

With this symbolic decree, the foundation of adult education was laid in Ethiopia, and thereafter literacy campaigns continued to be the focus of the imperial government. On the demise of the Imperial rule in 1974, the military government continued its efforts to eradicate illiteracy in the country. The most famous of these initiatives was the *National*

*Literacy Campaign* which was the most extensive program ever. It drew a lot of resources and was implemented nation-wide for ten years from 1979 to 1989. From this campaign, according to Kebede's reports had three major achievements;

> *Firstly, the Campaign reached over 22 million people in ten years, secondly, the literacy rate at national level was calculated at 83.2% in 1989 and thirdly, more importantly, the campaign raised the expectations of millions of people and opened up a door for formal learning as thousands attended their education in the formal school (Kebede, 2005: 19-22).*

This indicates , though different problems were happened in Derg regimes, the achievements made in literacy campaign were very fascinating in eradicating illiteracy at very huge amount within very short period of time.

With downfall of the military regime in 1991, the new government introduced new Education and Training Policy (MoE 1994). The new policy claimed to address problems of access, quality, equity and relevance of education through restructuring the education system and changing the curriculum - mainly of primary, secondary and higher education. However, adult education was not mentioned as a concern. To implement the new policy, the government launched a 20 years education sector development program (ESDP) within the framework of the policy in four phases. The sector development program started its first phase in 1997. One of the seven objectives of the program was to combat illiteracy in the country. Accordingly, functional literacy and livelihood skills training to adults (adult education) has been one of the strategies to the sector development program (MoE 2006b, pp-35-46). The target group is adults who need basic education and training, and the content ranges from literacy and numeracy to environment education. The functional adult literacy program aims to empower adult members of the society to actively take part in the national development and poverty reduction strategies. As stated in the sector development plan (ESDP III), the government aims at reaching about 5.2 million adults through functional adult literacy programs; 143, 500 adults through skills training programs in five years (2005/06-2010/11) (MoE 2006: 47).

Generally, in a country like Ethiopia where the weak government is burdened with the role of providing social services, which includes the education of more than 75 million

people, and where the society is so diverse in its cultural , economic activities, and levels of education, that addressing learning needs of individuals is not a simple task especially the adult education. Thus, adult and LLL should be aligned meaningfully with other development agendas to secure its development in the country.

### 2.7.2. Rural –Urban disparities of the Ethiopian education system

The Ethiopian population is primarily rural. The educational system was however for a long time urban biased. In order to change this, the expansion in primary education in the last decade was made with due emphasis on rural areas. As a result, out of the 2,787 newly constructed primary schools during ESD I & II more than 80 percent were provided in rural areas (MOE, 2004). Table 1, provides the breakdown of schools and enrolment into rural and urban areas.

**Table 1: Percentage of Distribution of Rural-urban Schools and Enrolment by level in 2003/04.**

| **Schools** | **Number** | | | **Percentages** | | |
|---|---|---|---|---|---|---|
| | **Rural** | **Urban** | **Total** | **Rural** | **Urban** | **Total** |
| Primary | 11047 | 2134 | 13181 | 83.8 | 16.2 | 100.00 |
| Secondary | 62 | 533 | 595 | 10.4 | 89.6 | 100.00 |
| **Enrolment** | **Rural** | **Urban** | **Total** | **Rural** | **Urban** | **Total** |
| Primary | 6,578731 | 2963877 | 9542608 | 68.9 | 31.1 | 100.00 |
| Secondary | 30951 | 749685 | 780636 | 4.0 | 96.0 | 100.00 |

Source: MOE (2005)

As Table 1 shows, only 10.4 percent of the secondary schools are in rural areas. Since the organizational structure of such schools may require an urban setting, these disparities may be tolerable. But it should be noted that their locations make them less accessible to the rural children.

At the primary level, the rural area claims 83.8 percent of the schools and 68.9 percent of the enrolment. Progress seems to have been made at this level, but when one considers the size of the rural population of the country (85 percent), fair distribution has not yet been attained. The best indicator for the difference is the net enrolment rate. Unfortunately the latest available data is for 1999/00 academic year. Table 2 (Presents the general trend in NER in rural and urban areas by sex in 1999/00.

**Table 2. Net Enrolment Rate in Rural and urban areas in 1999/00**

| Sex | Urban | Rural | Total |
|---|---|---|---|
| Male | 74.1 | 30.7 | 35.8 |
| Female | 74.8 | 25.2 | 31.6 |
| **Total** | **74.5** | **31.6** | **33.8** |

Source: MOFED (2002), **Development and Poverty Profile of Ethiopia**, Addis Ababa: Mega Printing Press, p.69

A comparison of the NER in urban and rural areas shows a wide gap in favor of urban areas. The NER of girls is higher than that of boys in urban areas. In the rural areas the NER of boys is greater. A study by World Bank (2004) revealed that whereas 90 percent of urban children enroll in Grade 1, only 45 percent of rural children do so.

### *2.7.3. Micro finance institutions in Ethiopia*

In Ethiopia, the rural financial system is dichotomous in nature. The formal and informal sectors co-exist, with differences in accessibility. The two sources continue to be the major sources of agricultural credit, though their proportion differs. According to Singh (1993) the basic distinction between the formal and informal sectors is that the latter operates outside the rules and regulations imposed on the farmer by the formal financial institutions. Formal and informal credits are imperfect substitutes. In particular, formal credit, whenever available, reduces, but not completely eliminates, informal borrowing. This suggests that the two forms of credit fulfill different functions in the household's inter-temporal transfer of resources.

In Ethiopia, several microfinance institutions (MFIs) have been established and have been operating towards resolving the credit access problem of the poor particularly those who engage in petty business (Befekadu, 2007). Microfinance outreach is still so low in Amhara region or elsewhere in Ethiopia. For example, ACSI (the largest MFI in the country) managed to reach a total of over 698,000 poor people so far with regular credit. Currently, there are over 385,000 credit clients (with over 34% of them being poor women) and another 151,000 individual voluntary savers. But, given the number of economically active people outside the reach of the conventional financial service, estimated at over 2.9 Million, ACSI and other smaller MFIs and Saving and Credit Cooperatives (SACCOs) in the region only manage to reach between 10 and 12% of the demand. There are many economically active poor people still un-reached (Getaneh, 2005a).

Commercial banks and other formal institutions fail to cater to the credit needs of smallholders, however, mainly due to their lending terms and conditions. It is generally the rules and regulations of the formal financial institutions that have created the myth that the poor are not bankable, and since they can't afford the required collateral, they are considered (Adera, 1995). Despite efforts to overcome the widespread lack of financial services, especially among smallholders in developing countries, and the expansion of credit in the rural areas of these countries, the majority still have only limited access to bank services to support their private initiatives (Braverman and Guasch, 1986).

In Ethiopia, among other things, lack of finance is one of the fundamental problems hampering production, productivity and income of rural farm households. Since access to institutional finance is very limited, the majority of the poor are forced to search financial services through informal channels. Accordingly, the study made by Sisay (2008:11) indicates that, *56 (43.1%) of the sampled farm households were formal credit users, whereas the remaining 74 (56.9%) were non-users. It was also found out that credit access to female headed households is still limited and the difference between the wealth groups in accessing credit from the formal sources was also statistically significant.* This shown as the majority of the poor and females are not easily accessing the formal

microfinance institutions and hence, used the informal finance institutions with high interest rate to cover their finance shortage.

The acc essibility of a good financial service is considered as one of the engines of economic development. The establishment and expansion of financial service is also one of the instruments to break the vicious circle of poverty. Governments of less developed countries have frequently practiced the policy of providing cheap credit to the agricultural sector through financial intermediaries. This cheap credit, it was hoped, would lower the dependence on the rural money lenders (Pinaki, 1998). That is, when governments or local legal institutions provides credit services with lower interest rates and relatively longer time to pay back loan, it increases directly the level of participation or the use value of the community especially the rural poor and females.

# Chapter Three

# Research Design and Methodology

## 3.1. Design of the Study

As the main purpose of the study is to examine and explore comparative difference among literate and illiterate Farmers of Tehuledere *eoreda* of Amhara Regional State in participation and implementation of Rural Development Programs that include education, health, agriculture, and use of micro finance institutions as source of loan and saving areas, the study design include both quantitative and qualitative type. Hence, Yin (2003) shown that, in situations where two strategies might be considered attractive, it is possible to use multiple strategies in a given study. Therefore, a community-based survey with both quantitative and qualitative study design and participatory research approach was applied. The quantitative analysis gathered by using structured questionnaire whereas the qualitative information collected by using focus group discussion and document analysis methods.

## 3.2. Sources of Data

On the base of the study objectives, the researcher used both primary and secondary data sources. The secondary data are collected from previous records to describe the general characteristics of the correlates of literacy and development. Whereas the primary data sources were collected from the study population (literate and illiterate farmers and *Wereda* officials) using a structured questionnaire, including closed and open ended questions which verify the comparative assessment of literate and illiterate respondents. In addition to this, qualitative information was collected through focus group discussion and key informant interviews with officials to strengthen the data gathered from survey questionnaire.

## 3.3. Population Size, Sample size and Sampling procedure

### 3.3.1. Population Size

Tehuledere is one of the *Weredas*/districts in Amhara Regional States which is about 440 Kilometers North of Addis Ababa. The *Wereda* is divided in to 19 localities /*Kebeles*/. The total population of the district is 212,071. Nearly 51 % of them are males and 49 % are females. Among the population more than 95% of the people's livelihood is agriculture and allied activities (*Wereda* report, 2009).

### 3.3.2. Sample Size

Sample size may depend upon the nature of the population of interest or the data to be gathered and analyzed, subject availability and lost factors are legitimate considerations in determining appropriate sample size (Best & Kahn 1993: 17-20). The sample respondents included in the study were 4 *Wereda* offi cials and 40 illiterate and literate farmers. Accordingly, the total number of respondents participated in the study were 44, from which 28 are males and 16 are females.

Table 3: Sampling Design

| S. N0 | Kebele | No. villages | No of respondents | | |
|---|---|---|---|---|---|
| | | | Villagers | *Wereda* officials | Total |
| 1 | Kebele 01 | 2 | 10 | 1 | 11 |
| 2 | Kebele 08 | 2 | 10 | 1 | 11 |
| 3 | Kebele 09 | 2 | 10 | 1 | 11 |
| 4 | Kebele 13 | 2 | 10 | 1 | 11 |
| | Total | 8 | 40 | 4 | 44 |

### 3.3.3. Sampling Procedure

To carry out the study and to meet the objective of the research, the researcher used the non-probability sampling method from which purposive sampling method considered to be the best approach. Hence, the researcher has ample experience in the study areas as experts, officials and community members for more than 20 years, very easily employ the selected sampling techniques to select the target respondents. Moreover, the purposive sampling systems were applied to select respondents who have direct relationship with the study issue and who can show interest to share their experience and understandings. Based on this, 40 household head respondents (i.e. 20 from literate and 20 from the illiterate) and 4 *Wereda* officials from Education, Health, Agriculture and Credit institutions were selected and included in the study.

## 3.4. Data Collection Instruments

The instruments employed to gather the necessary data for this study were questionnaire focus group discussions and document analysis. According to Cohen and *Manion*, (1994), use of combination of methods is suggested as having advantages of correct some of the deficiencies of any one source of data. Therefore, the data gathering processes considers the above mentioned instruments.

### 3.4.1. Questionnaire

Questionnaire was one of the instruments developed based on the reviewed literatures to collect relevant and reliable information from the respondent's to answer the basic question raised. According to Ary, Jacobs and Asghar Razavien, (1990:385); Best and Khan, (2005: 300), questionnaire allow and make possible an economy of time and expenses and provides a high amount of usable responses. Accordingly, questionnaires were prepared to get information from respondents. The questionnaire was first constructed in English, later translated into Amharic to avoid language barriers and to facilitate easy understanding by the respondents. The English version questionnaire was administered to *Wereda* officials and the Amharic version questionnaire was administered to collect data from illiterate and literate respondents.

### 3.4.2. Focus Group Discussion (FGD)

Focus group discussion was conducted with *Wereda* officials, illiterates and literate respondents. This is because making a discussion among individuals (more than two) may provoke individuals mind to generate more ideas and to make an exhaustive argumentation among each other (Wellington, 1996:59). The study utilizes FGD because to obtain stronger well discussed and versatile information multi- heads are better than a single head. In addition, FGD helps to understand issues with consensus and variation among the members of the discussion. In line with this (Wamahiu and Karugu, 1995:122) stated that focus group discussion is best suited for obtaining data on group attitudes and perceptions by initiating members for active discussions.

Hence, four *Wereda* officials i.e., heads of education, health, agriculture offices and local microfinance delegations (one from each) and three from illiterate respondents and three from literate respondents who are addressed by survey questionnaire and expected to have more experience about the issue and truly discussed the existing reality were involved in the FGD. The relevant discussion was recorded by using tape cassette and note book in order to minimize lose of information. The process of tape recording was with the permission of the respondents. Each tape used in recording the discussion was labeled with the date, time and the code of the group discussion.

### 3.4.3. Document Analysis

Another option for data collection used in the study is document and record review which is important in pertaining to the issue of data triangulation. Regarding these notion, Mertens and Mc Laughlin (1995) noted that documents and records give the researcher access to the necessary background information and insights into the research problems. Thus, policy documents, bulletins, journals, published or unpublished documents, magazines', etc were used as important sources for the study.

## 3.5. Validity and Reliability

In an attempt to the group, variations in human experience, one cannot rely on only single method. As a result, this study applies different interconnected methods as all of the data collection techniques have their own strengths and weaknesses. One way to emphasize the strength and minimize the weakness is to use more than one method in a study (Solomon, 2004). By selecting complimentary methods researchers can cover the weakness of one method with the strength of another. Therefore, good research will often include multiple methods of data collections techniques known as triangulation. Triangulation of data permits the verification of the data.

## 3.6. Pilot Testing

Prior to collecting data, pilot testing was conducted with non-participating 6 household head and 2 *Wereda* official respondents in the *Kebeles* in addition to advisor's comments. The pilot testing was to check the workability of the items in the instruments and to make additional corrections based on the feedbacks obtained from respondents if there are any to be corrected. Regarding this, no obscure data gathering instrument was observed during pilot testing. However, only few amendments of alternatives on the questionnaire have been made. Therefore, the self developed questionnaire final version was prepared and distributed at the time of final data collection.

## 3.7. Data Collection Procedures

First, permission was asked from the concerned bodies of the *Wereda* administration. Following the permission obtained from the *Wereda* administration, the same permission was requested from the respected *Kebeles*. Ten interviewers, 5 female and 5 male, who completed grade twelve and had experience in field data collection were recruited and trained for one day on the content of the questionnaire and interviewing techniques. Instruction for data collectors were given in order to obtain the consent of respondents before they administer the questionnaire, explain the objective of the study and ensure the respondents that data collected from them is confidential and used only for academic purposes.

The filled and returned questionnaires were revisited and edited for their completeness. As the result, few questionnaires found to be incomplete and revisiting the respondents was undertaken on another day so as to make the necessary corrections.

## 3.8. Data Administration Procedure

The following data administration procedures were used to examine and compare on the extent of participation of literate and illiterate farmers in rural development implementation of programs in Amhara Region Tehuledere *Wereda*. First, to get information on what has been made in relation to the problem, relevant literature was reviewed; second, documents were analyzed. Third, research questions were formulated followed by preparing data gathering instruments, thereby pilot testing. Then, the improved final version of the questionnaire was distributed to respondents. All distributed questionnaires were filled and returned and then, the collected data were tallied, tabulated, analyzed and interpreted accordingly.

## 3.9. Method of Data Analysis

Data collected from the survey entered into a computer for analysis mainly using micro soft Excel and Statistical Package for Social Sciences (SPSS). Before running the analysis, some internal consistency checks were made to assess the quality of data. The analysis part consists of descriptive statistics (frequency and cross tabs). In order to test the strength of the relationship between each predictor (independent variable) and dependent variable, different types of analysis of variance were undertaken. After selecting the important variables data interpretation and analysis were employed to fit the data with best explaining variables. Whereas data collected through open-ended questionnaire and focus group discussion were narrated following the quantitative data results.

## 3.10. Ethical Considerations

The respondents (selected household) included into this study were consulted after obtaining their prior informed consent. As the objective of the research is to identify the

main correlates of the participation levels of illiterate and literate farmers in development programs, initially respondents were informed that the data collected from them will only be used for academic purpose. Maximum efforts were made to give full freedom of termination or continuations of the respondents while undertaking the data collection processes. In general, nothing has been done without the knowledge of the respondents.

# Chapter Four

## Presentation, Analysis and Interpretation of Data

In this section of the study, the researcher deals with description of the respondents background characteristics followed by presentation and analysis of the data obtained through the questionnaire and Focus group discussions and document reviews. Moreover the chapter is grouped into two parts to satisfy to the coherent presentation of the data. Therefore, the first part deals with the background characteristics of the respondents and the second part deals with the analysis, discussion and interpretations of the data related to rural development programs like education, health, agricultural productivity, use of microfinance institutions and approaches of participation in local development activities.

### 4.1. Background Characteristics Of The Respondents

The distribution of respondents by background characteristics including level of education, age, marital status, sex, religion, family size and farm size is shown in table 4. Accordingly, the surveyed data provide that the total respondents of the household heads include 64 percent males and 36 percent females. Concerning the age of the respondents, about 40 and 42.5 percent refers to the age group of 31-40 and 41-50 years respectively. Whereas, age groups above 50 only consists of about 17.5 percent of the total respondents.

Regarding the educational level of the respondents as the researcher stated in the methodology session of this study, it is composed of 20 illiterate household heads, which is not able to read, write and compute any arithmetic figures and 20 of the respondents are those who are able to read, write and compute arithmetic figures with different educational levels. In addition 4 *Wereda* officials were included. Moreover, the collected data shows that about 82.5 percent of the respondents were married and 17.5 of them are divorced, more than 55 percent of them have family size greater than 7, which is much above the total fertility of the country, i.e. 4.7 according to the National census of 2007, and 75 percent of them have farm size less than 1.5 hectare (For the details, see table 4).

## Table 4: Background Characteristics of Respondents

| Background Characteristics | Number | Percent |
|---|---|---|
| ***Sex of the HHH*** | | |
| Male | 28 | 60 |
| Female | 16 | 40 |
| **Total** | **40** | **100.0** |
| ***Age group*** | | |
| 31-40 | 16 | 40.0 |
| 41-50 | 17 | 42.5 |
| >50 | 7 | 17.5 |
| **Total** | **40** | **100.0** |
| ***Educational status of HHH*** | | |
| Illiterate | 20 | 50.0 |
| Read and write | 3 | 7.5 |
| Completed primary education (1-8) | 8 | 20.0 |
| Completed Secondary education (9-12) | 9 | 22.5 |
| **Total** | **40** | **100.0** |
| ***Marital status of the HHH*** | | |
| Married | 33 | 82.5 |
| Divorced | 7 | 17.5 |
| **Total** | **40** | **100.0** |
| ***Family size categorized*** | | |
| 1-3 | 3 | 7.5 |
| 4-6 | 15 | 37.5 |
| >7 | 22 | 55.0 |
| **Total** | **40** | **100.0** |
| ***Farm size categorized in hectares*** | | |
| 0-0.5 | 3 | 7.5 |
| 0.5-1.5 | 27 | 67.5 |
| >1.5 | 10 | 25.0 |
| **Total** | **40** | **100.0** |

Source: From Survey Result

The implications of this respondents background characteristics with respondents educational statuses are the following, from the total respondents included in this study all

literate are married, all the illiterate respondents have more than one hectare of farm land, all the literate respondents are below the age of 40, and about 95 percent of the illiterate respondents have family size greater than 7.

## 4.2. Comparative analysis of literate and illiterate farmers in Rural development Program participation

This part of the study deals with the comparative analysis of literate and illiterate respondents, based on the data collected from the survey questionnaire, document analysis and focus group discussions. Accordingly, the analysis and interpretation of the main questions of the study of participation in rural development programs like education, health, agricultural productivity and use of micro finance institutions are discussed below.

### 4.2.1. Education and Participation

Education is very crucial instrument for a given countries development in every aspects like the social, economic, cultural, political developments etc. Accordingly, UNESCO explains that countries that have more number of educated citizens can have ample opportunities in developing problem solving schemes (UNESCO 1997:9). Moreover, different scholars like Bhola also confirmed that the presence of positive or direct correlation between the citizens level of education and participation in rural and urban development program (Bhola, 1990:8). Accordingly, in this study the researcher tried to examine the comparative participation differences in Tehuledere *Wereda* of Amhara Regional State by considering the effects of parents with or without education on their children's education enrollment, dropout rate and contribution to school development activities.

#### 4.2.1.1. Comparison of children's schooling

The following cross tabulation of Household head educational level and children's school enrollment in under mentioned figure 1 shows that children's enrollment is directly associated with families educational level. Accordingly, the data confirms that nearly all the illiterate respondents do not willing to send all their children to school but rather they prefer to send some of them. That is, from the total 20 illiterate respondents included in this study, only 1 replay as all his/her children attending school and about 13 household

head respondents preferred to send some of their children to attend school, where as the remaining 6 households are not fully willing to send their children to school. To search for the reason why they are not willing to send their children to school, according to the data collected from focus group discussions were;

The Amaharic version;

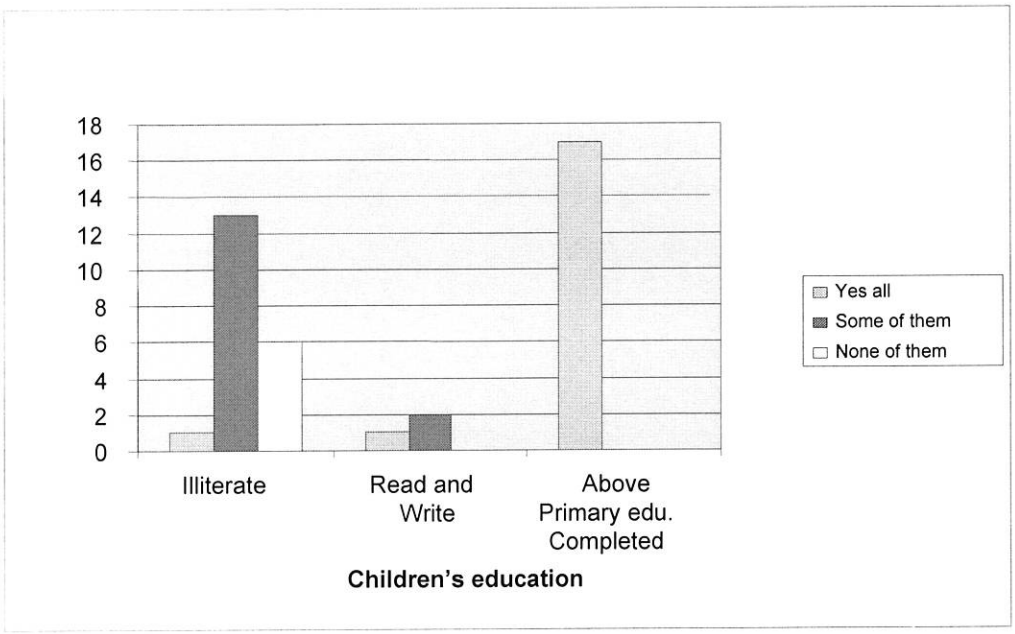
> ***እኛ ደሃዎች ስለሆንን የልጆቻችንን ጉልበት በጣም እንፈልገዋለን በተለይም የቤተሰቡን ገቢ ልያሳድግ በሚችል ሥራ ላይ እንድሰማሩም እንመርጣለን:: ልጆቻችንን ወደ ት/ቤት መላክ የቤተሰባችንን ገቢ ይጎዳል::***

**My own interpretations;**

> *we are mostly poor societies so that our children helps us in producing day to day household incomes, therefore sending to school our children reduces household incomes. Additionally, we need also their labor by engaging in different off farm activities like daily laborer, petty trading, etc. (community FGD, 2/07/03 E.C).*

This implies that child labor is highly demanded by the community. It is, therefore, clear that parents do not want to send their children to schools because they children are sources of income in addition to avoiding expenses incurred to purchase school materials for their children.

Figure 1: Comparison of children's schooling by Respondents educational status



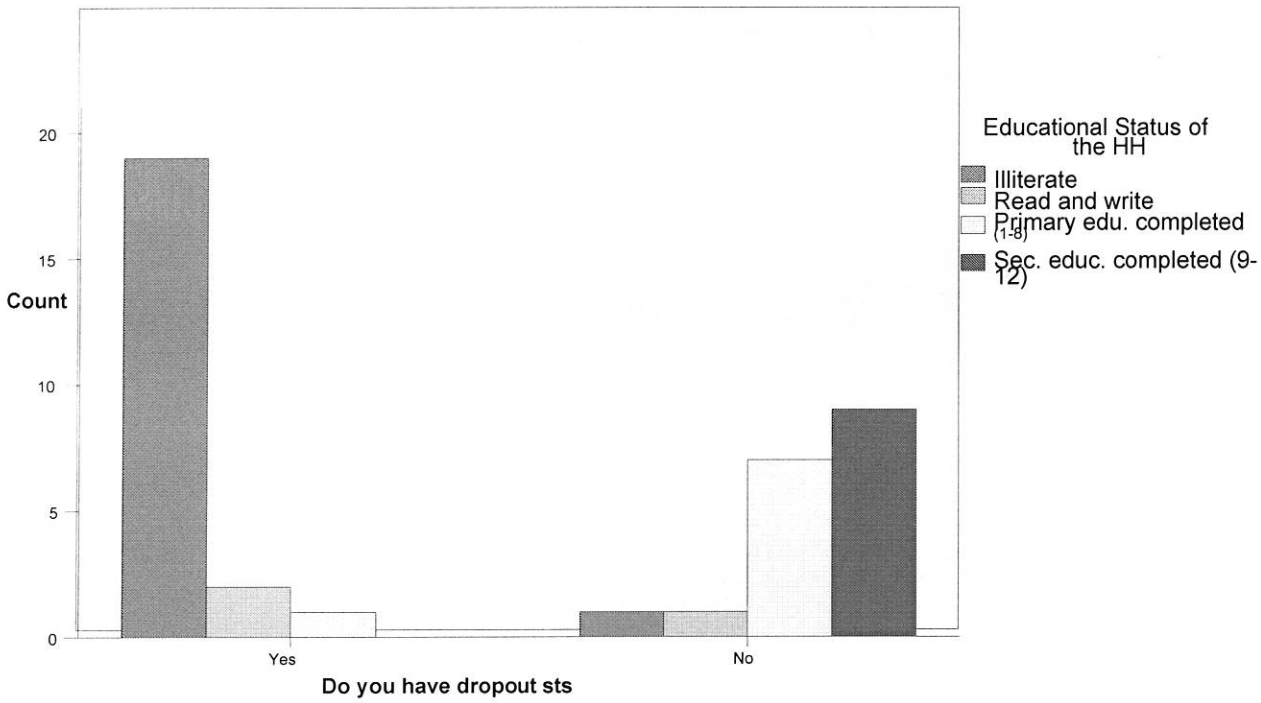

**Source: Survey Data**

In comparison from the above analysis (Fig. 1) indicates that the literate respondents are more in need of sending their children to school. Because, the data shows that from 20 individuals included in the study, which are at minimum able to read and compute numbers, about 18 respondents confirmed in sending all of their school age children to school. Only 2 of them are preferred to send some of their children to attend school while others engage their children in different income generating activities to support the livelihood of the family rather sending them to school. Moreover, the literates do not accept not to send all their children to school just because of any reasons but have been educated and developed awareness about the benefits of education. This shows the presence of comparative advantage of literate respondents over illiterate respondents in engaging their children in school for further expectations to benefit in the future from the results of schooling.

### 4.2.1.2. Household Educational status effects on Children's Dropout

Different scholars in different studies mentioned the presence of positive effect between parental literacy level and students dropout situations. For instance, Psacharopoulus and Woodhall found that an increase in literacy rate of parents directly increases children's in school retention power (1995:20). Similarly, there is no different analytical investigations are observed in this study too. In this regard, the cross tabulation result of family heads educational status over children's dropouts effect as shown in figure 2, about 90 percent of the illiterate respondents confirmed as their children's dropped out of their education because of different social and economic problems. On contrary, more than 95 percent of the literate respondents are assured that even if various challenging conditions may appear, they are not preferred and accept their children's dropout from school engagements.

Fig 2: children's Dropout Status by HHH Educational characteristics




**Source: Survey Data**

The above discussions also supported by FGD participants, the reason mentioned for children's dropout from school is; engagement in other income generating activities,

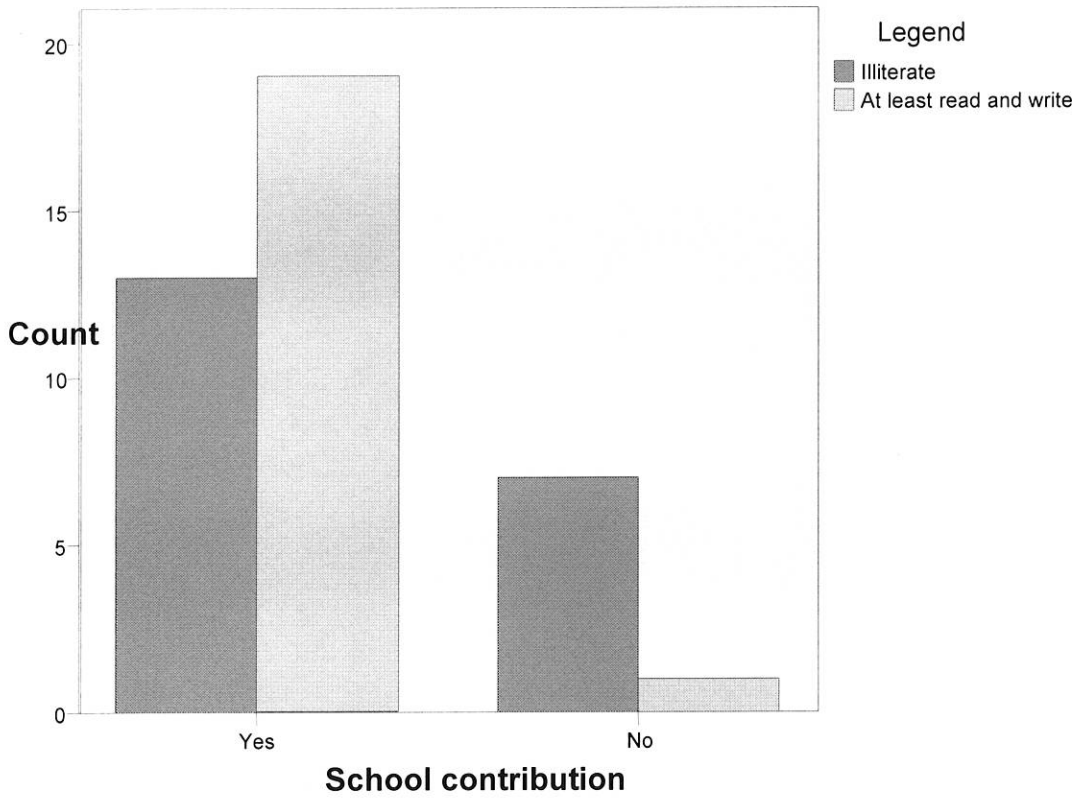
distance from school, health problems ,lack of interest in education, lack of capital to cover school expenses etc. (community FGD, 2/07/03 E.C). Hence, these problems may create societal gaps in accessing education, which ultimately lead to discrimination of the illiterates and rural poor from accessing to any development programs which helps to share common country's resources.

#### 4.2.1.3. School Development Contribution and Respondents Educational status

Keeping teaching and learning quality is not a mandate left for only specific group of a society or government but rather needs a responsibility of different stakeholders. In this regard, the participation of parents in school development has paramount importance in promoting educational quality as well as in solving immediate and long run school problems in monetary support, in kind, in labor participation etc. Above all, parental commitment to consider school as one of the crucial institution needed for all aspects of development requires collective participation and ownership responsibility has the basic requirement for accomplishing growth and transformational plan, especially for the developing world.

Accordingly, this study shows the literate household respondents played a great role in promoting the concept of participatory school development rather than the illiterate counter parts. In this regard, figure 3 indicates nearly 95 percent of the illiterates participated in school contributions either of monetary support or in-kind. Though the illiterates are shown better performance and willingness than the illiterates, but still they are behind the literate respondents.

Fig 3: Contribution to local school development




**Source: Survey Data**

### 4.2.1.4. Participation of illiterate Respondents in Adult or literacy education

Literacy education is very important to compensate what is left at early hood of human development. Accordingly scholar like Bosha said, literacy *as ability to read and write, is "instrument of participation in politics and economy" of a society where the individual applies literacy skills in daily life engagements (Bosha 2008, pp.5-6). Literacy also lifts up consciousness towards such social evils as disease and environmental degradation, and promotes tolerance and pluralism of cultural and linguistic diversities in society (Ahmed 2004, pp.16-20).* Whereas, the program implementation of literacy, adult and lifelong learning is differed from country to country because of different challenges. Among the challenges lack of interest from the community's to participate in the program is the dominant problems. Accordingly, this data confirmed that about 70 percent of the illiterate respondents do not have interest to engage in the program though literacy and Adult education center is available all most in all selected *Kebeles*. Thus, table 5 indicates the availability of literacy center and willingness to attend the program.

Table 5: Illiterate respondents' literacy and/or Adult Education participation rate

| No. | Questions | Responses | | | |
|---|---|---|---|---|---|
| | | Yes | % | No | % |
| 1 | Is there literacy center? | 17 | 85 | 3 | 5 |
| 2 | Did you attend Adult or literacy education? (for illiterate) | 6 | 30 | 14 | 70 |

**source: survey Data**

For the above lack of interest reasons mentioned was; *why I learn after getting old age, who covers farm activities while I go to school and our children's education by itself is enough for us* are some of their reasons mentioned. This is an amazing and paradoxical fact hen ce; the governments are running for provision of education for all citizens', especially adult and lifelong learning for rural and disadvantageous community. Therefore, different alternatives may be considered like changing school time appropriate for farmers and having flexible entry and exit strategies.

### 4.2.2. Comparison of Health indicators by Household Head Educational status

The under mentioned table 6 displays the situation of vaccination attendance for below six years age children by parents with or without education. Accordingly, the study result confirms more advantage gain for children's of literate respondents. That is, about 85 percent of the literate children are attending anti-six vaccinations from beginning to the end. See table 6 for more details.

Table 6: children taken anti-six Vaccinations

| Variable | Category | Number/ values | Educational status of HHH | | Total |
|---|---|---|---|---|---|
| | | | Illiterate | At least read and write | |
| Status of children Vaccinations | All | Count | 1 | 17 | 18 |
| | | % | 5.0% | 85.0% | 45.0% |
| | Some of them | Count | 19 | 3 | 22 |
| | | % | 95.0% | 15.0% | 55.0% |

**Source: survey Data**

On contrary, the cross tabulation analysis displays, only 5 percent of the illiterate respondent's children were attending immunization process while the remaining 95 percent of the illiterate respondents do not get proper vaccination for all of their children. This information supported by focus group discussions in which one of the FGD members explained:

> *The reason why we are not providing the chance of getting vaccinations for all of our kids are; lack of knowledge of proper time when vaccination needed, giving lower value for vaccinations unless the kids are not sick, in some of us also the presence of more carelessness etc. (community FGD, 2/07/03 E.C).*

The researcher also shares their carelessness reasons because the government provides health care for all individuals to use equally regardless of educational statuses without any discrimination. Moreover, even though provision of awareness creation for the community is expected from the health expertise and government officials, utilizing the opportunity is up to the individuals' interest and need. It is, therefore, to conclude the issue there are direct relationships between parental education for current and future health status of their children.

As far as getting timely medical treatment and having private toilet concerned which stated in table 7 below, for the former, majority of the respondents from the illiterate parts

stated as they are not getting timely and right medication for themselves as well as for their families. Accordingly, only 20 percent of them are answered as they are getting proper medication for their family. Whereas, the literates are answered in opposite to the illiterates, i.e. about 65 percent of them are taking proper medication when they got sick.

For the latter, i.e., regarding having private toilet, although in this case their difference seems low but still the difference is remarkable statistically, i.e. only about 40 percent of the illiterate respondents are confirmed in having private toilet room compared to 50 percent from the literate counterparts. Form this we understand that having education has paramount importance in accelerating community's participation in rural health program implementations. See also Table 7 which describes the comparison of these health variables by HHH educational status.

Table 7: Comparison of health variables by HHH educational status

| No. | Questions | Illiterate | | | | Literate / at least read and write/ | | | |
|---|---|---|---|---|---|---|---|---|---|
| | | Count | | % | | Count | | % | |
| | | Yes | No | Yes | No | Yes | No | Yes | No |
| 1 | *Do you get timely Medical treatment when you or your family gets sick?* | 5 | 15 | 20 | 80 | 13 | 7 | 65 | 35 |
| 2 | *Do you have private Toilet?* | 8 | 12 | 40 | 60 | 10 | 10 | 50 | 50 |

***Source: survey Data***

### 4.2.3. Comparison of Participation in Agricultural Activities

Agriculture is the main economic activities for most of the developing countries; raw materials used for industries and export commodities are mostly derived from these economic activities. Its development level varies from region to region, and place to place because of different economic, social, political and cultural reasons. In Ethiopia too, agriculture plays a great role in provision of labor for more than 84 percent of the society and about 60 percent of foreign currency earnings whereas, its efficiency vary depending on educational status of the household heads. Accordingly, here under some of the main compression variables to examine level of productivity, use of modern farm inputs and keeping soil quality by illiterate and literate respondents are presented.

### 4.2.3.1. Use of Modern farm inputs and preserving soil quality activities by educational status of the respondents

The comparative analysis resulting from this study show that about 50 percent of the illiterate respondents still use local seeds with chemical fertilizers, about 30 percent of them use both improved and local seeds with fertilizers and only a few of them are using improved seeds with chemical fertilizers. Whereas, the majority of the literate respondents i.e. about 70 percent use improved seeds with chemical fertilizers and the remaining 30 percent use fertilizer with local and improved seeds. In this analysis, the researcher discovered that regardless of their educational status, both groups still use local seeds as one of the basic farm inputs. See also table 8 for the detail information about the comparison of modern farm inputs by HHH educational status.

Table 8: Modern farm input used by HHH educational status

| *educational status of HHH (illiterate or literate)* | | Methods used to increase crop productivity | | | Total |
|---|---|---|---|---|---|
| | | fertilizer with improved local seeds | fertilizer with local seeds | fertilizer with improved seeds | |
| Illiterate | Count | 6 | 10 | 4 | 20 |
| | % | 30.0 | 50.0 | 20.0 | 100.0 |
| At least read and write | Count | 4 | 2 | 14 | 20 |
| | % | 20.0 | 10.0 | 70.0 | 100.0 |

***Source: Survey Data:***

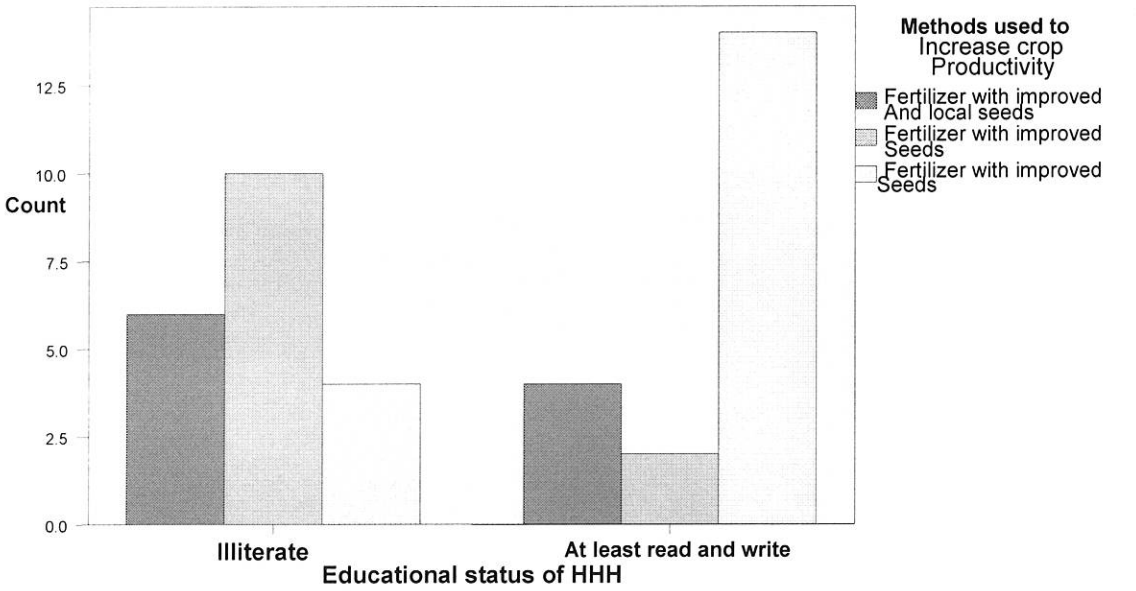
In this regard the reasons obtained from focus group discussion report not to use modern farm inputs like improved seed and fertilizers by both groups were;

*Lack of availability and diversity of improved seeds, expensiveness of chemical fertilizer, absent of timely response from the providers and*

*also lack of adaptation to new technologies, lack of enough awareness and low follow up and assistance from the local development agents etc. (community FGD, 2/07/03 E.C).*

Besides, the above problems and challenges for the dissemination of modern farm inputs, there is a clear positive association was observed in this study between household's educational level and use of modern farm inputs. Accordingly, see the under mentioned figure 4.

*Figure 4: Diagrammatical presentation of Modern farm input used by educational status*




As far as the input used to increase soil fertility is considered, table 9 shows that, majority of the illiterate respondents do not use any measure to increase soil fertility. This counts 40 percent of them who leave the soil without applying any kind of treatment mechanisms to rejuvenate fertility loss because of crop productions. On the other hand, about 85 percent of the literate respondents use either animal wastes or compost application to increase the productivity of the soil. This application is in addition to the use of chemical fertilizers during the summer seasons. Additionally, no literate respondents in this study leave their land without giving proper treatment. Thus, the impact of education in agricultural sector and applying sustainable use of the land is very noticeable.

Table 9: Different inputs used to increase soil fertility by educational status

| *Educational status of HHH (illiterate or literate)* | | **Input used to increase soil fertility** | | | | Total |
|---|---|---|---|---|---|---|
| | | No care taken | Use Animal wastes | Compost | Crop residue | |
| Illiterate | Count | 8 | 6 | 3 | 3 | 20 |
| | % | 40.0 | 30.0 | 15.0 | 15.0 | 100.0 |
| At least read and write | Count | 0 | 8 | 9 | 3 | 20 |
| | % | 0 | 40.0 | 45.0 | 20.0 | 100.0 |

**Source: survey Data**

### 4.2.3.2. Agricultural Productivity by Household Head Educational status

As the under mentioned table 10 shows, 85 percent of the illiterate respondents produced between 20-30 quintals on the average during last summer whereas, the remaining 15 percent of the respondents produced grain crops less than 10 quintals during last summer. These group of respondents consumed more than they produced, i.e. about 15 percent of the illiterate respondents who are producing in a year on the average less than 10 quintals consume additional 15 percent what they produced by buying from the markets. Thus, what the illiterates produced in a year is not sufficient enough to cover what is needed for home consumptions with no net balance remain to cover other household needs.

On contrary, about 50 percent of the literate respondents produced more than 21 quintals and consumed less than 10 quintals in a year, i.e. the net balance gaining from what has been produced and consumed become very high. Accordingly, by assuming that everything being constant as the study result reveals, the literate respondents have 55 percent net gain from crop production between 1-10 quintals a year and about 45 percent of them gain net benefit between 10-20 quintals in a year than the illiterate counterparts. Therefore, being literate or illiterate has significant impact on the crop productivity and household consumption rate. The detail data had been given in table 10 that clearly indicate relationships between educational level of the households and agricultural productivity.

Table 10: Comparison of agricultural productivity by Household Head Educational Status

| *Educational status of HHH (illiterate or literate)* | ***Agricultural production in the last summer*** | | | | | | | | | | | |
|---|---|---|---|---|---|---|---|---|---|---|---|---|
| | Crops produced in quintals | | | | Consumed in quintals | | | | Net balance in quintals | | | |
| Range | 1-10 | 11-20 | 21-30 | > 30 | 1-10 | 11-20 | 21-30 | >30 | 1-10 | 11-20 | 21-30 | >30 |
| Illiterate | Count | 3 | 17 | 0 | 0 | 6 | 14 | 0 | 0 | 20 | 0 | 0 |
| | % | 15.0 | 85.0 | 0.0 | 0.0 | 30.0 | 70.0 | 0.0 | 0.0 | 100. | | 0 |
| At least read and write | Count | 0 | 10 | 6 | 4 | 10 | 10 | 0 | 0 | 11 | 9 | 0 |
| | % | 0 | 50.0 | 30. | 20. | 50 | 50 | 0.0 | 0.0 | 55.0 | 45.0 | 0 |
| Total | Count | 3 | 27 | 6 | 4 | 16 | 24 | 0 | 0 | 31 | 9 | 0 |
| | % | 7.5 | 67.5 | 15.0 | 10.0 | 40.0 | 60.0 | 0 | 0 | 77.5 | 22.5 | 0 |

**Source: survey data**

### 4.2.4. Use of credit institutions by household educational status

In this study all the respondents confirmed that the availability of government formal micro finance institutions regardless of their educational statuses as indicated in table 11.

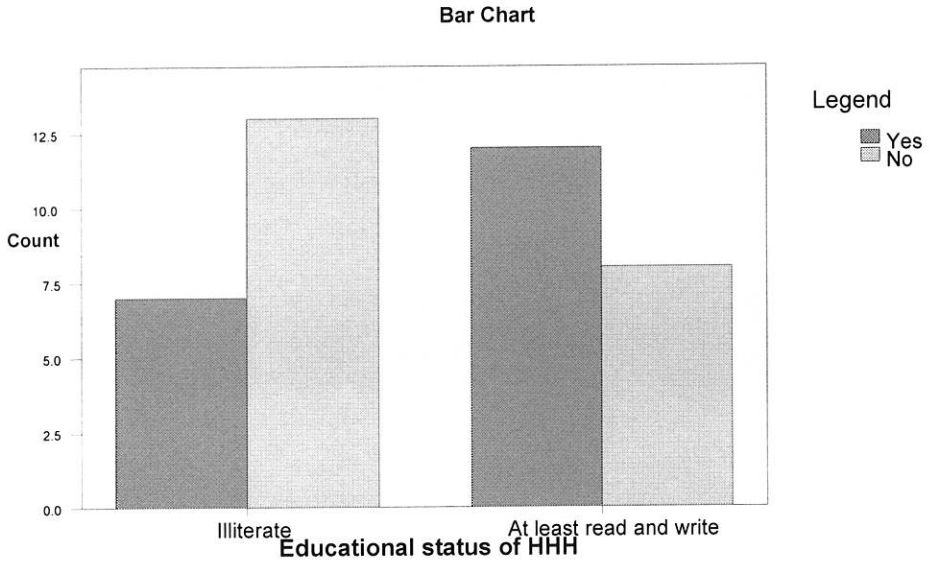
***Table 11: Comparison of asset creation and saving experiences***

| No. | Questions | Illiterate | | | | At least read and write | | | |
|---|---|---|---|---|---|---|---|---|---|
| | | Count | | | | Count | | | |
| | | Yes | % | N0 | % | Yes | % | N0 | % |
| 1 | *Do you* create additional asset by the loan? | 1 | 5 | 6 | 30 | 14 | 70 | 6 | 30 |
| 2 | Do you save money in the credit institutions? | 1 | 5 | 19 | 95 | 17 | 85 | 3 | 15 |

***Source: survey data***

Their differences are appeared on the use of micro finance institutions as the source of loan and savings. Accordingly, about 65 percent of the illiterate respondents do not use the local institutions as alternative sources of money whereas only 35 percent of them are so far received loans from the local micro finance institutions. On the contrary, about 60 percent of the literate respondents collected loan from the institutions. In this regard, figure 5 shows the detail comparison about the use of the formal micro finance in the study area.

*Fig.5: Comparison of use of micro finance institution as a source of credit*




Regarding asset creation from the loan they received from the micro finance institutions concerned, about 75 percent of the literate respondents confirmed the formation of additional assets by the loan. From 5 illiterate respondents who received the loan, only 1 respondent assured the creation of new assets by the loan while others do not even able to pay back the loan they collected.

As table 11 displays, experience of saving money in micro institutes, about 95 percent of the illiterate respondents show no preference to save money in the institutes whereas, about 85 percent of the literate respondents are shown experience of saving money in local micro finance institutions.

### 4.2.5. Participation in local development and public administration by household head educational status

In this part, the researcher tries to present the participation levels of literate and illiterate respondents from the point view of the types of contributions they made and roles they played in local administration as a leader and community members in addition to the aforementioned analyses, which directly or indirectly compares their participation levels.

Accordingly, table 12 in the first row shows the comparison of the literate and illiterate respondents' participation in rural development programs. The results revealed that about 75 percent of the illiterate have no experience in participating in the rural development programs, i.e. they do not properly participate in implementing health extension programs, water shade and sustainable land management programs, literacy, application of agricultural extension etc. In contrary, about 85 percent of the literate respondents have previous experience in the aforementioned rural development programs.

Table 12: Comparative analysis of local development participation and role played by HHH educational status

| No. | Questions | Illiterate | | | | Literate / at least read and write/ | | | |
|---|---|---|---|---|---|---|---|---|---|
| | | Count | | | | Count | | | |
| | | Yes | % | No | % | Yes | % | No | % |
| 1 | Do you participate in rural Development programs? | 5 | 25 | 15 | 75 | 17 | 85 | 3 | 15 |
| 2 | Do you participate in public administrations as a leader so far? | 1 | 5 | 19 | 95 | 14 | 70 | 3 | 30 |
| 3 | Do you elect your leaders for Different levels? | 14 | 70 | 6 | 30 | 20 | 100 | - | - |

**Source: survey Data**

Additionally, table 12 describes the comparative previous engagement as being the leader or community servants in government institutions by educational level. Thus, about 95 percent of the illiterates have confirmed as there is no previous engagement in local public leadership. But about 70 percent of the literate respondents confirmed their being servants as a leader of a community in government institutions. As far as the participation of the respondents in the national, regional and local elections are concerned; it shows better participation level for illiterate respondents different from the above analysis. Accordingly, about 70 percent of them participated in the election processes of their leaders while the rest 30 percent still did not participate in the elections. The literate shows more participatory performance not only with illiterates at this stage analysis but also with the above variables

computed, i.e. all the literate respondents included in this study participated in the election processes of national, regional and local leaders. Hence, education could have paramount importance in enhancing the participation of individuals in economic, social, cultural and political arenas.

# Chapter Five

## Summary, Conclusion and Recommendations

In this chapter of the study the researcher stated firstly; the summary of the findings and discussions, secondly, the concluding remarks of the study and lastly, based on the findings and conclusion made mentioned possible recommendation of the study.

## 5.1. Summary

The study was designed to see the extent of participation of literate and illiterate farmers in rural development programs, especially in heath, education, agriculture and credit institutions in Tehuledere *Wereda*, Amhara National Regional State. The necessary information was collected using structured questionnaire for the collection of survey data from literate and illiterate farmers. In addition, scheduled focus group discussions were undertaken with 10 individuals to strengthen the information gathered from survey data. Besides, document analysis was undertaken to support the data with previous information's from published and unpublished sources. Accordingly, the data obtained for each sources with the mentioned instruments, were organized and analyzed under different themes pertinent to the analysis that helped to measure the participation level of literate and illiterate farmers using statistical tools such as descriptive statistics.

The findings of the study reveals that from the main comparison pillars like education, health, agriculture, use of micro finance institutions and participation in local leadership show as follows:

***Education;***

- The number of literate farmers sending their children to school is higher than the illiterate farmers;
- Number of dropout children are much higher for the illiterate respondents than the literate respondents;

- Literate farmers contribution to the nearby school in money, in kind and in labor participation is much higher than the illiterate farmers.

***Health;***

- Almost all literate farmers take their children/child to anti-six immunization health centers;
- The number of literate respondents who received timely Medical treatment when his/her and/or his/her family gets sick is more than that of the illiterate respondents;
- Number of literate farmers who have private toilet room near their house and have separate houses for their family and animal are much more than the illiterate farmers;
- The service delivery of health centers/station is lower for illiterate farmers, especially related to information about family planning and water related disease.

***Agricultural productivity;***

- Almost, all of the literate respondents use modern farm inputs like chemical, fertilizer and selected seeds than the illiterate respondents. Hence, the analysis displays more crop productivity gain for the literate than the illiterate respondents. Surprisingly, consumption of crop produced is very high for illiterate than the literate and hence net saving is much higher for literate respondents;
- The number of literate respondents who are applying soil fertility management principles by adding compost, animal manure, crop residue and others are more than the illiterate respondents.

***Access and use of Micro finance institutions;***

- The number of literate farmers who get loan from credit institutions is higher than the illiterate farmers and the loan obtained from credit institutions that help to generate additional income is low for illiterate farmers than the literate farmers;

- Majority of the literate respondents use local micro finance institutions as the place of saving money than the illiterate respondents.

***Participation of the respondent;***

- The number of literate farmers who elect their leaders, serving as a leader in their village and participating in all activities of development programs is higher than the number of illiterate farmers;
- The study indicated that literate farmers actively involved in planning, implementing, monitoring and benefiting with rural development programs, especially in health, education, agriculture and credit institution are higher than the illiterate farmers.

## 5.2. Conclusions

Based on the comparative study undertaken among sample literate and illiterate respondents in Tehuledere *Wereda* of Amhara Regional State, the following conclusions have been made.

The government of Ethiopia currently is applying a lot of rural development packages like education for all policy (especially, at primary level), adult literacy, farmers training programs, rural health extension, rural credit and saving institutions etc. though its effectiveness differs from place to place or from region to region. Accordingly, this study confirmed the lack of effectiveness in implementation of the mentioned rural development programs, especially when we compare the literate and illiterate respondents in accessibility to the program, benefit gained or shared from the program, and proper awareness's about the program. That is, the literate respondents use all the stated rural development programs much more than the illiterate respondents. This situation may not be because only for the respondents educational level but also because of absent of awareness creation activities by the expertise, government officials and stakeholders.

Moreover, study confirmed that the presence significant difference in planning, implementing and monitoring rural development programs which is in favor of the educated farmers. Besides, surprisingly, the participation of illiterate farmers in local

governance and leadership, election activities and in building democratic systems or practices is very minimal in the study area.

Generally, from this study the researcher concluded that accessibility, participation and implementation of rural development programs are education biased and not all inclusive as it is easily dominated by the literate farmers. This may in turn in the long run create big societal problems and differences in attaining resources, capitals enjoying similar rights etc. unless immediate intervention programs are undertaken by concerned bodies.

## 5.3. Recommendations

On the basis of the study of the findings and conclusion made, the following recommendations are forwarded.

- The participation of illiterate children's in school enrolment and level of retention in school are much lower than the literate respondents' children; this may create a big gap in the long run in the community. Therefore, governments, NGOs, and concerned stakeholders have to plan and implement intervention programs to solve the problems and to increase the participation of illiterates in school developments;

- As the study result shows, majority of the illiterate respondents do not participate in adult or literacy educations; this also creates long lasting problems if not solved at up to the desired level of education. Thus, the *Wereda* officials, experts and concerned stakeholders have to do more and more just to benefit the society from government stated rural development programs;

- The study also shows that the illiterate respondents do not use and benefit from rural health extension programs. So, government officials and any higher governmental bodies have to look to the right and proper implementation of the 16 major pillars stated under the rural health extension programs and undertake timely work evaluation if necessary so that shortage of health extension workers in the area could be solved immediately;

- The literates in this study are much more in a better position than the illiterates in use of modern farm inputs like, chemical, fertilizer and selected seeds, and

preservation of soil fertility through compost application, animal manure, and crop residues. Therefore, continuous education and awareness creation programs should be undertaken by the local development agents (DAs), *Wereda* agricultural officials, experts, and concerned stakeholders to solve the problems;

- It is found from the study that the number of illiterate farmers who get loan from the credit institutions is low as compared to literate farmers, the repayment of the loan as per the agreement is also low, the money they get from the credit institutions did not help them to generate additional income and also the saving habit of the farmers are very low. This calls for the concerned bodies such as *Wereda* officials, NGOs, experts of different areas (health, education, agriculture, etc) to work with illiterate farmers (in fact, literate farmers as well), in order to make them improve their participation thereby improving their livelihood;

- Even though the rural credit is very important to buy modern technologies, farm inputs and help to generate additional incomes; the use and access to these institutions are very low especially for illiterate respondents. Therefore, reducing bureaucracy, giving proper education and follow-up activities should be undertaken by micro finance experts and government officials towards awareness creation activities;

- It was found that the participation of illiterate farmers to be elected as leaders and electing their leaders is very low as compared to the literate farmers. Therefore, proper attention should be given by government officials to educate well how the illiterates could actively be involved in local administration and enjoy their full rights. The *Wereda* officials should design a mechanism to capacitate (short term training) the illiterates to ensure their active involvement in local administration and to use their rich lifelong experiences.

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**Appendix A**

## Addis Ababa University
## School of Graduate Studies
## Department of curriculum and Teachers Professional Development studies

This Adult and Lifelong Learning Questionnaire to be filled by the community who lived in the study area and government officials or expertise who has direct attachment to the Rural Development Programs such as *Wereda* Education Office, Health, Credit Institution and Agriculture Office. The Purpose of this questionnaire is to gather information and Opinion regarding the comparative study of illiterate and literate peasant participation in rural development programs in Tehuledre *Wereda*. Thus, you're frank, sincere and timely response to the items in the questionnaire helps to meet the objective of the study. Thus, I ask you to fill the information on the space provided or positively respond to the data collectors.

Note;

1. No need of writing your name on the questionnaire
2. Put the (√) mark for your response on the space provided.
3. Write your additional comments and suggestions on the given spaces.

Thank you

## Part I

## General Information

Region _____ Zone _____ *Wereda* _____

Kebele _____

Name of the person who filled the questionnaire_____

Date of the questionnaire filled _____

1. Household head Id number _____

2. Age of the household head_____

3. Sex = 1 ☐ male 2☐ Female

4. Marital Status of the household head _____

1 ☐ Married 2 ☐ single 3 ☐ divorced

4 ☐ Widowed 5 ☐ separated

5. Household size :

| Age group | Females | Males | Total |
|---|---|---|---|
| 0-14 | | | |
| 15-64 | | | |
| Above 65 | | | |
| Total | | | |

6. Ethnicity of the household head_____

1☐ Amhara 2☐ Oromo 3 ☐ Tigre

4☐ Gurage 5 ☐ Specify if any_____

7. Occupational status of household head

1 ☐ Crop Producer 2 ☐ Crop Producer and Animal Rearing

3 ☐ Daily Laborer 4 ☐ Small Businesses 5 Specify if any----------

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8. Religion of the household head

1☐ Orthodox 2☐ Muslim 3☐ Protestant

4☐ Catholic 5☐ Specify if any----------

## Part II

## Questions regarding Rural Development Programs

### *2.1. Education*

**2.1.1.** Educational Status of household head

1 ☐ Illiterate 2 ☐ Read and Write

3 ☐ Primary (1-8) 4 ☐ Secondary Education completed

5 ☐ above Secondary Education

**2.1.2.** If your answer is for question no. ***2.1.1.*** is choice "1" or" 2", have you ever attended adult or literacy education in your *Wereda* or elsewhere to compensate the problem.

1/ Yes 2/ No

**2.1.3.** If your answer for the question ***2.1.2***. is "No", what is your reason behind?

---

---

**2.1.4.** Do you have children below the age of 18?

1/ Yes 2/ No

**2.1.5.** If your answer for question ***2.1.4.*** is "Yes", are they attending learning in school?

1/ Yes 2/ Some of them 3/ No

**2.1.6.** If your answer for question ***2.1.5.*** is "Some of them" or "No", write down the your reason;

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**2.1.7.** Do you have dropout children (child) from age 7-18?

1/ Yes 2/ No

**2.1.8.** If your answer for question ***2.1.7***. is "Yes", what is the reason for their dropout?

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**2.1.9.** Have you contributed for schools found in your village in cash or in kind?

1/ Yes 2/ Sometimes 3/ No

**2.1.10.** If your answer for question ***2.1.9.*** is "Yes", list down your contributions

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**2.1.11.** Is there adult education center in your village?

1/ Yes 2/ No

**2.1.12.** If your answer for question ***2.1.11.*** is "Yes" , list the services that you get from the center.

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---

## 2.2. Health

**2.2.1.** Is there any health care center nearby or around your village?

1/ Yes 2 / No

**2.2.2.** If your answer for question number ***2.2.1.*** is "Yes", What kind of services do you get?

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**2.2.3.** If your answer for question number ***2.2.1.*** is "No" , state approximately in kilometer or an hour to get the near health care centers.

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**2.2.4.** Do you get medical treatment when you or family got sick regularly?

1/ Yes 2 / No

**2.2.5.** If your answer for question number ***2.2.4.*** is "No" , what is your reason not to get medical treatment?

---

---

**2.2.6.** Do you have children (child) below six years old?

1/ Yes 2 / No

**2.2.7.** If your answer for question no ***2.2.6.*** is "yes", are all of them properly taking anti six immunizations?

1/ Yes 2/ Some of them 3/ No

**2.2.8.** Do you have latrine near your house or in your compound?

1/ Yes 2/ No

**2.2.9.** Do you have separate houses for your family and your animals?

1/ Yes 2/ No

**2.2.10.** Among the following water sources, which one is the source of your drinking water?

1/ spring water 2/ river water 3/ underground water 4/ pipe water 5/ Others

Specify ----------

**2.2.11.** Do you think that your drinking water is safe?

1/ Yes 2/ In some extent 3/ No

**2.2.12.** If your answer for question ***2.2.11.*** is " Yes", what mechanisms do you use to make the water safe for drinking?

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## 2.3. Agricultural productivity

**2.3.1.** How many hectares of farm land do you have?

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**2.3.2.** Among the following what mechanisms do you use to increase your farm land fertility?

1/ Chemical fertilizer 2/ Animals dug

3/ Natural compost 4. Others ---

**2.3.3.** What technology do you use to increase your crop productivity?

1/ Fertilizer with local and improved seed 2/ Fertilizer with local seed

3/ Fertilizer with improved seed 4/ local seed alone

**2.3.4.** How many oxen do you have?

1/ one 2/ Two 3/ More than two

**2.3.5.** Can you mention the production you get in the last summer (2002 E.C)?

| No. | type | Name | Total Production in quintals/year | Consumed in quintal/ year | Net difference |
|---|---|---|---|---|---|
| 1. | **Major crops** | **Cereals; like** Teff, Sorghum, Maize, Wheat, Millet etc | | | |
| 2. 2. | Minor crops | Pulses, Oilseeds and Industrial crops | | | |
| 3. | Others | Fruit and vegetables | | | |
| **total** | | | | | |

**2.3.6.** What are the major factors that affect your income from crop production?

| No. | Factors | Yes | No |
|---|---|---|---|
| 1 | Lack of Education/awareness/ | | |
| 2 | Unhealthiness | | |
| 3 | Lack of credit | | |
| 4 | **Low farm input; like,** Low Farm size, Modern farm input expensiveness ( fertilizer, improved seed etc) | | |
| 5 | Drought | | |
| 6 | Large family size | | |
| 7 | Environmental stress /degradation | | |
| 8 | Others, Specify if any ---------- | | |

**2.3.7.** What kind of activities do you engaged in addition to crop production?

1/ Animal husbandry 2/ poultry 3/ Bee – keeping

4/ Forestry 5/ Others ----------

## 2.4. Access to Credit Institution/Association

**2.4.1.** Is there a credit institution in you kebele or *Wereda*?

1/ Yes 2/ No

**2.4.2.** If your answer for question ***2.4.1.*** is "Yes", do you get loan from the institution?

1/ Yes 2/ No

**2.4.3.** If your answer for question ***2.4.2.*** is "Yes", please respond to the following questions;

**2.4.3.1.** How much money you and/or your family received ----------

**2.4.3.2.** For how long the loan was given in years or months----------

**2.4.3.3.** How much money you or your family pay back----------

**2.4.3.4.** How much money left to pay----------

**2.4.3.5.** How many more years or months you need to pay back all the loan ---------

**2.4.4.** Do you think that the loan you get from the credit institution satisfy your money need?

1/ Yes 2/ In some extent 3/ No

**2.4.5.** Do you think the loan you get from the credit institution help you to cover your livelihood expenses and generate additional income?

1/ Yes 2/ No

**2.4.6.** Have you paid the loan as per the agreement made with the institution on time?

1/ Yes 2/ No

**2.4.7.** If your answerer for question ***2.4.6.*** is "No", what are the reason that delayed you to pay the loan on time?

---

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**2.4.8.** Do you save money in credit institution?

1/ Yes 2/ No

**2.4.9.** If your answer for question no. 2.4.8. is "Yes", please mention the amount of money you saved at credit institutions----------

---

## 2.5. Participation Approach

**2.5.1.** Do you actively involved in planning, implementing, monitoring and benefiting from rural development programs in your village, especially in health, agriculture, credit, education, etc?

1/ Yes 2/ In some extent 3/ No

**2.5.2.** Have you served as a leader in your village or *Wereda*?

1/ Yes 2/ No

**2.5.3.** If your answer for question no. 25.2. is "No:, please state your reason;

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---

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**2.5.4.** Have you actively participated in to elect your leaders for different posts?

1/ Yes 2/ No

**2.5.5.** In what Types of activities do you participate more?

1/ In all rural development activities, community and public discussions (Meetings)

2/ In all rural development activities only

3/ Community and public discussions (meetings) only

4/ In all aspects but where there is compulsion

5/ specify any if others----------

**2.5.6.** How do you participate in village development process?

1/ In cash and/or in kind contribution

2/ Through sharing benefit

3/ participating in development meetings and decision making process

4/ In all aspects but where there is compulsion

5/ specify any if others----------

# በአዲስ አበባ ዩኒቨርስቲ ስነ ትምህርት ኮሌጅ
# የስርዓተ ትምህርትና የመምህራን ሙያ ልማት ትምህርት ክፍል
# ጎልማሳና የዕድሜ ልክ ተምህሮ

## ከተመረጡ/ ከተለዩ ሰዎች ጋር የሚደረግ
## የጋራ ዉይይት (FGD)

የገጠር ልማት ተሳትፎን በሚመለከት፤ በተማሩና ባልተማሩ ገበሬዎች መሀከል ያለዉን ልዩነት የሚዳስስ መነሻ ሀሳቦች/ ጥያቄዎች;

### ትምህርትን በተመለከተ

- ሳይንሳዊና ዘመናዊ አሰራሮችን ተቀብሎ ከመሄድ አንፃር፤ በተማሩና በልተማሩ ሰዎች ዘንድ እንዴት ይገለፃል?
- ልጆቻቸዉን ወደ ት/ቤት ከመላክና ዉጤታማ ከማድረግ አንፃር ያለዉ ልዩነት እንዴት ይታያል?
    - በብዛት እየተማሩ ያሉ ልጆች የዬትኞቹ ናቸዉ? ለምን?
    - ያቋረጡና የወደቁ ልጆች በብዘት የማን ናቸዉ? ለምን?
    - የትምህረት ጥቅም በአጠቃላይ ለገጠር ልማት እንዴት ይታያል?
- በእጥረትና በጥንካሬ የሚቀመጥ ካለ ፤

### ጤናን በተመለከተ

- በቅርብ ወይም በአከባቢዎ የጤና ተቋም አለ ወይ?
    - ያገኙት አገልግሎቶችስ ምንድን ናቸዉ?
    - እነማንስ በይበልጥ ይጠቀማሉ? ለምን?
- ልጆችን ፀረ ስድስት ክትባት ከማስከተብ አንፃር፤ የአከባቢንና የግል ንፅህናን ከመጠበቅ አንፃር፤ የጤና ኤክስቴንሽን ፓኬጆችን ከመተግበርና ወዘተ ከመሳሰሉት አንፃር የትኞቹ ይሻላሉ? ለምን? እንዴት?
- በእጥረትና በጥንካሬ የሚቀመጥ ካለ ፤

## የእርሻ ምርትን በተመለከተ

- ለምርት ዕድገት የሚሆኑ ግብአቶችን ከመጠቀም አንፃር፤ የልማት ጣቢያ ሰራተኞች የሚሉትን ከመተግበር አንፃር፤ዘመናዊ አሰራርን ከመከተልና ዉጤታማ አርሶ አደር ከመሆን አንፃር የትኞቹ ይሻላሉ ? ለምን? እንዴት?
- በምርት ዕድገት ላይ የሚስተዋሉ ዋና ዋና ችግሮች እነማን ናቸዉ?
- እንዴትስ እየተፈቱ ነዉ ወደፊትስ በምንመልኩ መቀጠል አለበት?
- በእጥረትና በጥንካሬ የሚቀመጥ ካለ ፤

## በድርና ቁጠባን በተመለከተ

- የብድርና ቁጠባ ዓላማዎች ምንድን ናቸዉ?
- አወሳሰዱና አመላለሱ ምን ይመስላል?
- የቁጠባ ሁኔታስ ምን ይመስላል?
- ያመጣዉ ዉጤት በተጨባጭ አለ ወይ?
- በይበልጥ ዬትኛዉ የህብረተሰብ ክፍል ነዉ እየተጠቀመ ያለዉ/ የተማረ ወይስ ያልተማረ?
- በእጥረትና በጥንካሬ የሚቀመጥ ካለ ፤

## ተሳትፎን በተመለከተ

- በሰፈርዎ በሚካሄደው የገጠር ልማት ኘሮግራም በተለይም በጤና፤ በትምህርት፤በእርሻ እና በብድርና ቁጠባ ትግበራ ላይ ዬትኛዉ የህብረተሰብ ክፍል ነዉ በብዛት እየተሳተፈ ያለዉ/ የተማረ ወይስ ያልተማረ/?
- በአስተዳደርነት ወይም በመሪነት በብዛት የሚሳተፉትስ?
- መሪዉን ለተለያዩ ደረጃዎች ከመምረጥ አንፃርስ ዬትኛዉ የተሻለ ነዉ?
- ተሳትፎዎ ስባል በአከባቢዉ እንዴት (በምን) ይገለፃል?
- በእጥረትና በጥንካሬ የሚቀመጥ ካለ ፤

# DECLARATION

I, the undersigned, declare that this thesis is my original work and has not been presented for a degree in any other University, and that all material scores used for the study have been duly acknowledged.

**Name:** **Ali Abegaz**

**Signature** ----------

**Date of submission** May 25/2011

This thesis has been submitted for examination by my approval as a university advisor.

Name of Advisor ----------

Signature----------

Date of Approval ----------