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THE ROLE OF LITERACY IN ECONOMIC EMPOWERMENT OF WOMEN: THE CASE OF NEKEMTE WOMEN MICRO AND SMALL BUSINESS ENTERPRISE (WMSBE) OPERATORS

BY

AMMAYO ALEMAYEHU BALATA

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THE ROLE OF LITERACY IN ECONOMIC EMPOWERMENT: THE CASE OF NEKEMTE WOMEN MICRO AND SMALL BUSINESS (MSBE) OPERATORS

A Thesis Submitted to the School of Graduate Studies Addis Ababa University College of Education Department of Curriculum Studies and Teachers Professional Development in Partial Fulfillment of the Requirements for the Degree of Master of Arts in Adult Education and Lifelong Learning

BY

AMMAYO ALEMAYEHU BALATA

June 2009

ACKNOWLEDGEMENT

From the out set I would like to owe a dept of gratitude to my advisor, Dr. Temesgen Fereja (at DCTPD, AAU) for his unreserved guidance, suggestions and persistent encouragement which helped to work diligently on my thesis.

I am very much happy to thank Addis Ababa University School of graduate studies for the financial support it made to the completion of the study.

I am also very much indebted to my wife Desta Dereje, who have helped me morally and financially from the very beginning to the end patiently.

My special gratitude goes to my friends, particularly Million Taddese, Mr. Begashaw Teshome, and Gimbar Woqgari who materially rendered me their constant help and sympathetic encouragement to wards completion of my study.

Lastly, but not list, I owe a lot to Mr. Gezaheng Alemu and Mr. Teshale Teferra whose encouragement and professional assistances have always been with me during the edition of the whole paper.

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ABREVIATIONS AND ACRONYMS

AAU	Addis Ababa University.
DCTPD	Department of Curriculum Studies and Teachers' Professional Development
EFA	Education for All
FAL	Functional Adult Literacy.
FGD	Focus Groups Discussion
ICPD	International Conference on Population and Development Program of Action
IIZ/DVV	Institute for International Cooperation of the German Adult Education Association
MSBE	Micro and Small Business Enterprise
NGO	Non Governmental Organization
OMSEDA	Oromia Micro and Small Enterprises Development Agency
SIDA	Swedish International Development Authority
TITO	Trade Industry and Transport Office
TVET	Technical and Vocational Education Training
UN	United Nations
UNESCO	United Nations Educational Scientific and Cultural Organization
WCEFA	World Conference on Education for All
0 – 3 LL	Illiterates and Zero-class to third grades Literacy Level
4 – 8 LL	Fourth grades to Eighth Grade Literacy Level
9 and above LL	Ninth Grade and above Literacy Level

ABSTRACT

The study attempted to examine the role of Literacy in economic empowerment taking the case of Women MSBE operators at Nekempte town, particularly with the purposes of identifying their educational and work background they had had, the existing gap among them because of literacy, and consequently, what benefits they gain or miss and which group of them enjoy better livelihood. Hence, qualitative case study method was used to undertake the study and to understand the conaition deeply. Primarily, data were gathered from mainly women MSBE operators, and workers of TITO who were at the same time facilitators of the enterprises through questionnaire, FGD and In-depth interview. The participants were chosen through stratified random sampling for questionnaire and FGD and purposive sampling based on their role and responsibility, willing and cooperativeness, self expressiveness and literacy range in which they were. Accordingly, 121 sample women filled the questionnaire, 30 women participated in three FGDs and four women and four TITO workers were interviewed. Then, data collected through questionnaire were presented and used where it was needed, and the data gathered through FGDs and Interviews were presented in narrative forms on the bases of informants perceptions and interpreted of the situation supported by researcher's reflective analysis. The finding of the study revealed that those women were unable to perform their enterprises activities efficiently to improve their economic welfare because of lack of life skills; some women MSBE operators were lacking reading, writing and numeracy skills. Therefore, the researcher recommended Functional Adult Literacy program designed for women, at all level; agencies that organize and facilitate should consider the literacy back ground of participants, and regions should undertake timely and appropriate monitoring and evaluation activities to strengthen the activities of those women engaged in MSBEs.

Chapter One

1. Introduction

In this research, attempts were made to understand the role of literacy in economic empowerment of women taking the case of Nekemte Women MSBE operators. The study assessed participants' perception of role of literacy in performing in their enterprises, business management, home and family management and care, in saving and consumption behavior, and totality of their economic welfare in general. To introduce the condition examined in the study, this chapter has theoretical background, statement of the problem, significance, delimitation as well as limitations of the study.

1.1 Background of the Study

Everyone has the right to literacy (Lind and Jonston,1999) and literacy learning can start and grow at any age and in many contexts, for multiple purposes, and practices (UNESCO, 2005; Roger, 2005).

All age groups and all sex categories, the rich or the poor, the intellectuals and non-intellectuals, every class workers, urban and rural dwellers can attend either form of literacy programs what so ever the situation in which they are and for any purpose, they need. This is lifelong nature of literacy (World Bank, 2008).

Many literature emphasize that education is back bone to "development" and either formal or non-formal education has crucial role to play if development programs are to live up to their potential (Duke, 1987), and adult education is, specially, underlined as a plan of action (Nyerere, 2007; World Bank, 2008). Moreover, Nyerere (2007) states, we must educate our adult society than children because the adults have

immediate influence on development than children who will be active after longer and very longer years. Similarly, Hinzen and Samlowski (1997) stress educating and equipping adults with knowledge, skills and making them develop awareness. Thus, adult education/literacy is an answer to questions and dreams of development universally. Development, a multifaceted term, involves the economic empowerment dimension besides many others.

To realize this, the donor community has made sustained efforts to empower the very poor, which are often illiterate, through access to social services and financial resources. However, this attempt could not bring the expected outcome. The reason behind is found to be illiteracy. Illiterates perform worse than people who went to primary school in ability to reason inductively or deductively, categorization and numerical computations abstract thinking and so on. (Abadzi, 2005; and Habib, 1999); therefore, it is crucial to research problems with cognitive skills of the poor and disadvantaged groups and make them able to benefit from donor financed interventions and empower themselves, especially economically. It is known that more than half of either the poor or the disadvantaged group of worlds' society is women (Emebet, 2008).

For example, micro credit strategy is usually raised as means to empower the poor which accommodate women in larger portion, economically and as a result they become active and independent participants in social, political, educational affairs and act against injustice and inequalities (Emebet, 2008; and Meron, 2007). However, in line with the above consequence of donors' attempt Mahajan (1999) depicts risks of micro credit strategy that increase in income of micro credit borrowers is directly related to their starting level of income that the lower the level of poverty, the less the benefit obtained from the micro loan. In this regard, for women in general and Ethiopian women in particular, and because

most of them are below poverty line, hence micro-credit loan can not exactly be a solution, rather investment emphasis on human capital development through simple primary health and education programs.

Empowerment is power to be, to control one's own greed (desire for wealth, and others), a power to nurture, care for others, fight for justice, ethics, morality, power to achieve inner growth leading to wisdom and compassion (Bhasin,1996; and Abadzi, 2005) which is summarizing educational pillars directly or indirectly. From this central theme, women empowerment is a dynamic process which enhances women's ability to change subordinating structures and ideologies so as to gain better access to resources and decision making: control over their lives, gain more autonomy, have self respect and dignity, improve self and social image. Bhasin (1996) adds that Women empowerment process is highly influenced by economic, social and political systems, therefore prior to changing structures, ideologies and the life hierarchies, economic, social and political systems needs to be changed.

The solution to achieve political, social and, specially, economic change is education and particularly adult literacy (functional, embedded or basic literacy) (World Bank, 2008). Hence, the purpose of this research is to investigate what roles literacy has to play to empower women engaged in MSBE economically and how it does and influence their livelihood. According to Emebet (2008), livelihood refers to income, access to resources, and opportunities, dealing with risks, negotiating social relationships, managing social networks within or out of households.

1.2 Statement of the Problem

Some researches have already conducted on the role of empowering Women through education. For example, an evaluation conducted by Hopfer (1999) indicates that literacy learners could make use of literacy

in their daily lives and these were empowered to express them selves, they developed increased self reliance in dealing with banks, post offices & hospitals. And learners became active participants and developed strong self esteem after passing different levels of literacy, thus, underlines empowering role of literacy. In addition, women's full integration in development process as both agents and beneficiaries will depend on their equitable access to credit, education, health and training that are basic to economic empowerment to women (Bale & Smith, 1994).

On the other hand because of lack of devotion or full attention, benefits occurring from the non-formal education of women such as self esteem, economic independence, social emancipation, and etc, which are highly contributing to women's empowerment, are not much known (EFA, 2005).

On top of this the research conducted by Meron (2007) on the role of micro finance in economic betterment of Addis Ababa women asserts positive impact of micro finance. Moreover, Darare (2007) conducted a research on women's decision-making in the house hold in Addis Ababa, and found that income and gendered ideologies matter in household decision-making of women.

Though these and other related researches were useful contributions to the analysis of factors that affect empowerment of women, they hadn't given due much attention to literacy aspect. Thus, this research was designed to fill this gap by investigating the role of literacy in the economic empowerment of women.

1.3 Objectives of the Study

General Objective

This study was investigating major roles literacy play in economic empowerment of Women Micro and Small Business Enterprise operators in Nekemte town.

Specific Objectives

a) To identify pre requisites those women had had from their work/educational background
b) To identify the existing gap between/among those women due to varying type, form and level of literacy in:
    - Business performance (income generating skills, income /earning management skills, production skills and abilities).
    - Decision making in the group, understanding and involvement in decision making.
c) To assess what those literate women benefit along with their level of literacy;
d) To identify women of which literacy level had better livelihood.

1.4. Research Questions

The purpose of this study was investigating the role of literacy in empowering women economically and to identify the deficiencies, efficiency and effects it has on them. Therefore as a guide to the study the following basic questions were set:

1. What is educational background of women who are benefiting from MSBE?
2. Is there significant difference in the business performance of the beneficiaries in relation to their literacy level?

3. What special benefits are observed along in relation to the women's literacy?
4. Women of which literacy level are enjoying better livelihood?

1.5 Significance of the Study

Literacy is vital to development and at the center of development are adults where women contribute the larger portion and gain less returns of their contribution. Therefore, equipping women with skills, knowledge and integrating them to modern development is unquestionable but possible only through various literacy programs and trainings that greatly contribute to their empowerment. Hence, this study is believed to have the following significance:

a) It may help adult education curricula experts/programmers as an informative note on economic problems related to FAL of the poor who are at the lowest level of social strata.
b) It would initiate the microfinance co-coordinators to strengthen the literacy component of microfinance enterprise.
c) It would help donors to consider the interaction of literacy skill whenever they provide support to poor women.
d) It makes other sectors, especially, economic sector appreciate the role of adult and non-formal education in development.

1.6 Delimitation

It would have been better if more beneficiaries from many towns had been included. However, due to financial and time constraints only Nekemte Women MSBE operators were include in the study. Furthermore, only the following economic benefits of literacy were included, namely employment, earning, enhanced general productivity,

consumption behavior and intergenerational effects which are very indispensable expressions of literacy benefits to economic empowerment.

I was a villager to the town for the last five years. During my stay there in the town, I was teaching in private and government education colleges and I had very good interaction with the society. As a result of that life interaction, it was easy for me to get necessary and relevant information from individuals and bureaus.

1.7 Limitation of the Study

At the research site, means of communication, unavailability of office workers, unpunctuality of some women participants, poor monetary sources to afford the expenses, lack of well documented files to refer easily, and shortage of time were in reality and highly treating factors.

However, communication problem forced the researcher to try to meet required bodies going on foot. Unavailability of the officials and those women participants, limited the researcher to patiently waiting for them. The researcher, shouldering further bureaucratic behaviors, again requested those officials kindly to give necessary information from the complicated files. These three resolving mechanisms in turn bore out the other treating constraint called time factor which made the researcher over and over burdened and forced him to work day and night. By sharing life with friends and relatives for one month and half, the researcher tried to resolve monetary problems to some degree.

However, as far as the researcher is a beginner, has no more accumulated research experience and the method is really challenging, further qualities which would have been added to the paper were remaining.

1.8 Definition of Related Terms

Basic literacy: refers to a program that enables any one individual read and writes "a short simple statement" on his/her every day life. It is a first truck to step into achieving functional literacy and may or may not include basic numeric.

Functional literacy: refers to a program that enables individuals engage in effective functioning in groups, community or for self and continue to read, write and calculate for self and community development (Lind and Johnston, 1999: 29-31).

Financial effect: refers to those stated in monetary terms either directly or indirectly.

Economic effect: refers to any effect that influences individual or collective decision-making. It includes direct or indirect financial effects, any effect on individual status, self-esteem, other qualitative attribute that influence his/her behavior in an economic or social context.

Economic empowerment: refers to a process of accessing to potentially increased quality of life. It is depicted in terms of economic benefit.

1.9 Organization of the study

The study consisted five chapters where the first chapter has dealt with the problem and its approaches; and the second chapter has treated the review of the related literature. The third chapter has dealt with research

design and methodology, the fourth chapter has dealt with the analysis and presentation of the data, and the last chapter presented the summary of findings, conclusions and recommendations of the study.

Chapter Two

2. Review of Related Literature

This chapter emphasis on the provision of brief review of issues related to literacy. Such as definitions, usual approaches and forms of literacy, literacy of productive skills and provision of literacy for life, and literacy in relation to gender were reviewed from different scholars' point of view.

The chapter also tried to summarise relative definitions of economic empowerment and attempted to portray the relation between economic variables and literacy in general, and particularly, functional literacy. Moreover, women economic empowerment and sustainable development, in this course, the challenges to their economic empowerment were also reviewed.

In general the chapter attempted to reflect the position of literacy in economic empowerment and economic development at large from the point of different scholars' view.

2.1 Definition of Literacy

The definition of literacy had begun with the concept of writing, reading, and oral skills that majority of people commonly knew. Difference in languages, places, with increasing of the world's knowledge, philosophy and science through time, made literacy diverge and widened to have different forms and definitions. Considering these differences in tradition, critiques, and approaches to literacy and evolving debates literacy is presented in discrete understandings. According to Lind and Johnston (1999), Abadzi (2005) and EFA (2005:150), the following are perceptions to definition of literacy.

Literacy as reading, writing, and aural skills – is most common understanding of literacy. These cognitive skills are independent of the context they are acquired in and the back ground of the person who acquires them.

As numeracy skill – including competencies in it, numrecy is either considered as component of literacy or supplement the set of skills encompassed in literacy. It is usually assumed to depend on mathematical education and innumeracy to be the effect of poor schooling.

As skills enabling access to knowledge and information – here it indicates that the word literacy has begun to be used in much broader metaphorical sense to visualize other skills and competencies. According to this definition, literacy involves information that includes visual, media and scientific literacies. Yet, it can also be defined as the development of a complex set of critical skills that allow people to express, explore, question, communicate, and understand the flow of ideas among individuals and groups in rapidly changing technological environments.

Literacy as applied practiced and situated – From is point of view literacy skill application is central to the functional literacy. Functional Literacy Viewed literacy as that could be taught as universal set of skills i.e., applicable every where (Lind & Johnston, 1999). More over, the notion Functional Literacy perceives literacy as a neural process and independent of social context (Abazi, 2005). Its concept was initially emphasized the impact of literacy on socio economic development in 1960s and 1970s.

Literacy as a learning process – according to this literacy and it says literacy is an active and broad - based learning process, rather than as a product of a more limited and focused educational intervention.

Literacy as a text –here it focuses on the subject matter and the nature of the texts that are produced and used by individuals. This is critical at analysis of discrete passages of texts referred to by socio - linguists as medium of preach.

Whatever, for the purpose working with, literacy is internationally being more recognized in the sense that, a person is said to be literate if he/she can both read and write a short and simple statement on his or her every day life, provided that these skills are with understanding and functional education is in the centre of the process.

2.2 Approaches to Literacy

Because of socio-economic and cultural circumstances there is no universal methodology or organizational model clarified for literacy programs (Ziderman, 1996). However, according to this authority the following are basic approaches:

A. **The formal education approach** – is a formal education in content, and scheduled for adults who never had as children. The syllabus is usually the same as in primary school. This approach has merits: social recognition and sense of achievement; limitations: the treatment of adult as if they were children, irrelevant content and lack of concern for participants.

B. **The functional approach** – this approach is linking literacy instruction with practical skills training. The skills would be related to participants living and working situation. Therefore,

content relevance is seen as a merit of the approach, and the expense to provide and complicated training it has problems associated with it. Literacy program which was integrated to national development in Tanzania 1970s is a good example.

C. **The conscientization approach** – this approach contributes to social transformation by equipping people with skills that enable them participate actively in democratic society targeting to overcoming oppression through action based on critical analysis of reality (Ferierian adult education goal).

2.3 Forms of Literacy

The common forms of literacy were proposed by Coombs in 1973 cited in Balle and Ward (1996), Cheng (2005) are usually known as forms of education. They include: Informal, Formal and Non-formal. These have the following features:

A. **Informal education** – is uninstitutionalized, unorganized and unprogrammed process by which every one acquires and accumulates knowledge, skill, attitude and insights from daily experiences and exposure to the environment. It is a lifelong learning process.

B. **Non-formal education** – is uninstitutionalized, but organized, systematized literacy or educational activity commenced outside the formal education system framework. It targets specific group and provides selected contents or skills. Non-formal literacy/education involves deliberate emphasis on instruction and programs. This makes it different from informal educational/literacy forms.

C. **Formal education** – is the organized, systematized, chronologically graded and hierarchically structured educational process. It ranges from primary school to universities and delivered within its own institutions.

2.4 Literacy of Productive Skills (Functional Literacy)

In many countries the need for literacy is very low. This is because of different factors including: the kind of training offered to them is not regarded as relevant to the vocational training. It does not equip them with the skill and knowledge they need for immediate life, and trainees understand that the program takes too longer period to become useful to their productive activities.

Different scholars suggested different literacy forms that make individuals functionally active and overcome this problem. For example, Rogers (2005) said, each and every occupation has literacy embedded in it. Such as a tailor, shop keeper, and etc have measured sizes of customers, list of items and prices, respectively in their note books. This notion and Rogers (2005) and World Bank (2008) are vastly elaborating plurality of literacy and that recently, it is spreading widely through out the world.

According to Rogers (2005), embedded literacy is literacy in the context of that specific occupation and usually called occupation specific. Roger states the following advantages of embedded literacy.

- The trainees consider this learning as relevant to their immediate purpose,
- It is immediately applicable without time gap,
- In the course of their skill practice participants themselves will be using this literacy practice and trainer will become role model.

However, Rogers forwarded the fear he has that this form of literacy some times has been seen as informal and users are called semi – literate because this literacy do not lead to a wide range of reading beyond that specific area.

Adult Basic Education is strongly related to functional adult literacy (Kutner, 1996 & Tuijnman, 1996). According to these authorities, adult functional literacy programs and life skill training courses make up adult basic education. However, Kutner points that, now a day's adult functional literacy is universally achieving wider scale. It has the following aims to impact. These are:

- communication skills - language, numeracy, social skills including civic, scientific and cultural knowledge, and democratic attitudes and values,

- life skills- knowledge of health, sanitation, nutrition, family planning and the environment, income generating, production, etc.

- basic work skills – problem solving ,practical, social, communicative, leadership, literacy and numeracy skills (Tuijman,1996).

Public schools, in adult basic education, usually organize courses that may be considered as part of the formal or Para-formal system. It provides formal community based programs. According to Tuijnman (1996), community education is a wide range concept that accommodates a Variety of local programs intended for both adults and children. It includes school-business partnership and at-risk youth programs to specific activities.

Short or medium term trainings by supportive organizations are other approaches to functional literacy. For example, the 1980 Women's World Banking makes loans and works with local banks in collaboration and encourages women to use these banks in stead of local money lenders. It also gives extensive training in income generating activity areas: teaching accounting, book-keeping –called life skills as well as management techniques (Oglesby, 1996).

2.5 Literacy Provision for Life

A great concern to provide literacy besides eradication of illiteracy among adults is to communicate them with occupation oriented skills that are necessary for increased economic productivity. The tie between economic issue and literacy, though a recent phenomena, is achieving significant consideration currently (World Bank, 2008). According to these authors, literacy and economic status of individuals have direct relationship. Thus, literacy is not a cash income by it self, but equips people with skills and knowledge that makes them productive, creative, etc. and build their human capital. Hence, literacy provision needs to consider content functionality, integration and relevance to the day to day activity of adult participants.

However, it is not common to see organized special literacy provision and programs directed to meeting, especially women's, immediate practical needs (Lind & Johnston, 1999). This is observable problem to day and calling for either the state or NGO sponsored programs to run efficient literacy courses that integrate literacy class with other meaningful activities including health care, family planning, nutrition, income generating, and etc. So, productive skill training programs with sufficient financial resources are to be developed for women, as far as their traditional reproductive role is unchanged (Lind & Johnston, 1999).

There are projects, for example, promoting literacy linked to income generating activities among women, but no change in their life is being observed. The reason behind is that, women lack life skills like marketing, managing, producing expertise and so on. In addition, they lack necessities for credit; they have had no managerial skills in planning, implementing, developing programs and prioritising objectives. These skills and knowledge can only be achieved through integrated literacy and non-formal skill training programs. To this end linking literacy with that vocational training makes women aware their activities. Organizing women and training them for effective self reliance activities is remedial (Lind and Johnston, 1999).

Lind and Johnston warn that the mastery of new skills may open the door to greater opportunity for employment, production and then increased surplus. Yet, this may not lead to change in economic status and economic empowerment of women unless they have control over its use, expenses, management and distribution. Therefore, the literacy provided need to encompass these issues carefully to enrich women's understanding.

Therefore, literacy provision is not a simple instruction, but accompanied by income generating activities and various skills training programs that enable them for self or gain full employment by others (Oluoch, 2005). In supplement, the cognitive development of the poor should come first to change the livelihood and socio-economic situation of them. Social support, financial resource alone can not bring intended change (Abadzi, 2005).

Human decision making is an element of cognitive development which has strong economic effect Olouch (2005). According to this authority, it strengthens the rational for group formation and it is common in micro

credit and literacy. Hence, cognitive performance is highly influential to bring about economic empowerment.

2.6 Literacy and Gender

Both gender and empowerment issues should be integrated into the economic, political and social spheres at the individual, household and community level to successfully empower women (ICPDPA, 1994). Social institutions can highly influence and shape women's autonomy by providing comprehensive, direct and context specific strategies. They create gender consciousness, enabling women to mobilize community resources and public services that prove supports to the challenges of traditional norms. It enable them access to vocational and life skills to increase women's access to control over economic resources (ICPDPA, 1994).

There is a comment that though literacy plays basic and leading role to liberate women from economic and social subjugation, poverty, religious and cultural traditions, and political sphere are another constraints (Lind & Johnston, 1999).

According to Lind & Johnston, patriarchal and economic operation, and subordination of the illiterate women are common and frequent activities of different world regions along with their history, culture and religious traditions. For example, in Mozambique the objective of girl's enrolment in schools is to re-enforce their subordination. Though the overt discrimination is minimized today, there persist discrimination to some degree with some ideologies and social systems (Lind & Johnston, 1999).

As to Lind & Johnston, Multiple tradition, new roles and mostly lack of time due to reproductive and domestic roles and others are obstacles to women's literacy class participation. Lind & Johnston deduct that these

are manifestations of sex role divisions and reproductive roles. Following this, those illiterate exhibit self denial, lack of confidence and relative isolation from more literate environment. Relative isolation and deprivation on the other hand contribute to lack of exposure to social interaction.

In developing countries, the leading need that affects women motivation to attend literacy courses is the need for vocational education which is designed to generate more income. Yet, such programs seem to have been limited and appear not to have reached the poorest and most educationally disadvantaged women for reasons, like the educational back ground (Oglesby, 1996).

Oglesby adds that the range of vocational skills and choices available to women in curriculum and programs are limited. Training and employment opportunities for women are marginalized and socially forced to accept cultural roles. Because of this, very few women have completed a full primary education. This causes the highest illiterate segment of society in the world is women especially in developing countries (EFA, 2005).

According to EFA report even though women have motivation to learn literacy, in participation and acquisition, in applying learned skills and benefiting from the application, women are considerably less than men. Along this, EFA (2005) said, risen gender gap is being registered: in Asia 21%, in Africa 23%, and it is a common feature to the third world. In reaction to this, the process of social change, including community involvement and social pressure in favour of women's participation in literacy classes is needed to sustain attendance and overcome male resistance (Lind & Johnston, 1996 & 1999; Oglesby, 1996).

Literacy or education has unlimited universal advantage to Women. These advantages are visible in different forms. For example, in socioeconomic development, broadly, greater GNP, and reduced birth rate, maternal death and lower fertility rate, and specifically better personal decision in regard to self and family, greater self esteem & stronger assertiveness are strongly associated with literacy (Wagner, Venezky & Street, 1999).

Hence, literacy is the most basic element of education and gives far-reaching benefits. It is easy to realise that since poverty and educational level or poverty and illiteracy have a direct link, the illiterate are poor and illiteracy is the source of poverty (Emebet, 2008; Tenjo, 1992).

2.7 Economic Empowerment and Its Concept

The concept economic empowerment is defined differently at different times being perceived from different point of view. For example during the 1970s it refers to reduction or elimination of poverty, inequality, and unemployment with in the context of growing economy (Todaro, 1989). It is usually time and ideology dependent definition.

Regardless of time and scope limit, on the other hand, economic empowerment defined as economic progress or an increase in economic welfare. According to this definition, economic empowerment goes far beyond economic growth or raise in capital (Todaro, 1989). Therefore economic empowerment is a process and wider. And it is the clearer and modern language of economic development.

Todaro (1989) describes that economic empowerment is usually and mostly determined by skilled human resource than by the physical ones. This is the reason behind many study's statement that it is human capital that principally a source of economic progress. Hence, education

and skilled labour force are necessary condition of sustained economic growth and can not be denied.

Women works two third of working hours, but gain one tenth as return to their labour and they owe one hundredth of the worlds properties. This indicated, this segment of the world's population contribute to the aggregate economy by shouldering dual roles: inside home roles, and the out side home works (EFA, 2005; and Todaro, 1989). Women's hard working habit is good, but making them a subject as well as an object to the economic empowerment process is vital to bring about gender equality and poverty alleviation. (Barry, 2001; Abadzi, 2005).

Hence, the let-out to mobilize adult women and make them active agents of economic development and equally beneficiaries of it is adult literacy. Confirming this, Emebet (2008) witnesses, women's lack or low literacy forced them to engage in informal economy sector, or unemployed. Therefore, investing in human capital, particularly for women is a key to their economic empowerment (Rogers, 2005; Kwapong, 2005).

2.8 Literacy and Economic Empowerment

According to Lind & Johnston (1999), literacy came with State, urbanization, industrialization, and religion/ideologies. Since early, when the art of writing was began and monopolized by small elites and industrial revolution started, around 1750s, a Varity of attempts have been made to expand education. Yet, there are nearly a billion absolute and another billion functionally illiterates world wide. For example, in contrast to the UNs achievement from 1975 -1985 majority of women were deprived of education and economy. Lind and Johnston said the reasons behind were deteriorated human life conditions, high political and social crises. In 1980s political barriers were removed in four corners of the world there came changed educational policies to education for

industrial and commercial purposes. As a result resource allocation for provision of adult literacy/education was reduced (Oglesby, 1996).

In all regions of the world, women participate in adult literary for long term or short term needs (Oglesby, 1996). Oglesby categorizes purposes of their participation as: social, remedial, and compensatory purposes and for occupational mobility. Further, a survey that followed adult education, under lines that women participate in general education, income generating and literacy programs. On top of this in developing world, especially, non formal literacy is decisive to solve socio-economic problems through meeting satisfaction of basic needs and it reflects these. Hence, it is rational to conclude that these programs effect in poverty reduction, self sustenance and coming up with economically empowered living.

Literacy is powerful tool that can also be used for different purposes: economic, social, political and cultural. As an instrument it is both individual capacity and collective activity. It needs application to become understood besides when it is being learned and when it is used-twice (Kwapong, 2005; & Lind &Johnston, 1999). In addition, literacy has been valued in its own right and for the access it provides to other benefits such as employment, high income, the capacity to participate fully in society. Those full ranges of benefits are to be derived from a literate population, for both the economy and the societies (EFA, 2005). For example, the economic level of nations like Japan, Germany, etc is higher at the same time their adult literacy rate is above 95% (EFA, 2005). Therefore, it is clear and a wide spread believe that, literacy and economic well-being at all level go hand in hand.

Literacy, therefore, from the poorest African nations to the cities of industrialized nations is important to the economic back grounds. Strassburg (2008) argues that, increased literacy level can have positive

effects on productivity, income levels and employment, education of the next generation – intergenerational effect, health, fertility, nutrition, etc.

Basic literacy is not much expected to equip adult learners with skills that enable them make up their economy. Rather functional literacy programs in different contexts vest learner adults with the skills and knowledge that direct to gain employment, generate income, produce, spend properly/consume wisely and impact long lasting life management skills among families. In confirmation to this, Strassburg (2005) exemplify that, some recent research in South Africa shows that post basic literacy programmes usually revolve around the question of income generation.

In general literacy, as economic benefit, has employment, income/earning, general productivity, intergenerational and consumption behaviour - measurable ones out of lengthy lists of effects (Windham, 1999).

2.8.1 Literacy and Employment

Employment and unemployment are strongly related to level of literacy proficiency. According to Trzcinski & Radolph (1991), Persons who are more literate are likely to have better jobs, higher level of productivity and less vulnerable to long term unemployment. Higher levels of literacy allow for efficient learning and thus allow workers to adapt easily to new technologies and changing job requirements (Cheng, 2005).

Income and job attainment are strongly related to literacy skills. Adult literacy has direct impact on individual's economic improvements (Barry, 2001). According to Barry, adult literacy programme directly makes the unemployed to obtain jobs.

Employment is one of the sources of income or one way for economic betterment, in many other conditions to women (Strassburg, 2008; Bhasin, 1996). As to these authors, Wage employment is more important than credit for it promotes, economic betterment, social empowerment. It provides women more stability, a collective work place and more control over income. Also it assists expanding women's mobility by providing them with different life experiences beyond their home environment so that they are able to gain bargaining power to meet their practical needs. Thus, employment is an important issue in economic empowerment.

2.8.2 Literacy and Earning

As the experimental world literacy programme in late 1960s to the 1990 WCEFA stress that, literacy and basic education has the positive impact on economic productivity, and highly related to income, productivity and wage. Thus, individuals' income, especially in industrialised countries, is predicted by literacy levels most strongly Wagner (2001). In connection to this, business training, investments in women's general education including literacy, guidance to women on balancing family and work responsibilities, a forum of dialogue on social and political issues, such as providing experience in decision making, and promoting women's ownership, control and participatory governance are important for women's empowerment (Bown, 1990). Therefore, literacy proficiency has an independent and substantial effect on income in all countries. Furthermore, the impact of person's literacy on his or her income is a crucial one (EFA, 2005).

2.8.3 Literacy and Enhanced General Productivity

Educational credentials are a screening device for initial hiring, but there are differences in ways of rewarding literacy skills, because the rewards

measure level of productivity of the individual. Thus, literacy skills have measurable and substantial positive economic effect.

Similarly, the livelihood of farmers, labourers or service workers depend continuously on their acquiring of basic skills like literacy, numeracy as well as more specialised skills and an ability to manage complex tasks and organize the work of others to effect a product (World Bank,1996). Thus, learning skills like health, nutrition, and trainings raise the productivity of labour and economic well-being of workers and their families.

In addition, World Bank (1996) adds that, training is too essential to raise individual productivity. For example, researches on farmers and their productivity, in India and China as well as enterprise based training in China and Taiwan revealed, the more educated or trained are the better productive and has significance difference in enterprises. Consequently, it increases individuals earning power because market oriented economies reward the skilled worker who is able to deliver more output or an output that is more highly valued in the market place.

Therefore, Literacy has increases productivity, quality, profitability, reduced time per task, and decreased error rate, etc. directly to employers (on line). It also vests the employee with improved skills and understanding to read prose, analyse, use documents, adapt to changing work condition, and generally, to work within the group's culture, better ability to build and work in team (on line, the second International adult literacy report).

2.8.4 Literacy and Consumption Behaviour

Consumption behavior is undoubtedly shaped through education or literacy. Hence, financial literacy programs enable individuals adopt

sound financial practices that promote economic health and improved quality of life (Osteen, Muske, & Jones, 2007).

According to the authorities, financial literacy trainings promote improved financial behaviors that are important steps in addressing the needs that have been identified for improving personal economic conditions. Moreover, studies show that, levels of financial literacy influence paying bills on time, budgeting, tracking expenses, and saving/investing money out of every paycheck. In other words, individuals with lower levels of financial knowledge would be less likely to plan for saving. Salisbury (2007) also argues that, individuals with lower levels of financial literacy are more likely to take failure option when making asset allocations than individuals with higher levels of financial literacy.

Because financial planning is the process of setting goals, developing a plan to achieve them, and putting the plan into action, thinking of ongoing process helps to develop an orderly program. This program includes spending, credit, saving and investing. Accordingly, knowledgeable individuals are five times more responsive to their plan features than average people (Salisbury, 2007).

2.8.5 Literacy and Its Intergenerational Effect

Raising skills and capacitating workers is key activity to economic success in an increasingly competitive world today. Thus, investing in people by expanding opportunities, raising productivity, attracting capital investment, and increasing earning power, improves continues living standard of households. Especially, investing in human capital, particularly education, for economic growth and household welfare is recognized world wide (World Bank, 1996).

According to World Bank beyond the benefits it offers women in the labour market, education is linked to lower fertility, lower maternal mortality, better health, nutrition, and education of children - each of which strongly tied far to household beyond women economic situation. Hence, the better literate, skilled or trained women minimized economic wastage of those which highly contribute to raise economic status of women or household Lind & Johnston (1996 & 1999), Oglesby (1996).

Family educational and work background, especially, business related activities has some influence on women's decision to start a business (Turdakke, 1995). Turdakke beliefs, past experience builds up confidence and the ability to try new ventures. In the same way, business related educational experience is highly important in motivating women to start in business as a career. Turdakke adds that such an experience in the family can influence future life direction. Studies of the field show that, for family to have business related activities, most females join entrepreneurship. Turdakke concludes that previous experience in business, national and religious values, gender awareness, educational experience and opportunity have intergenerational effects Turdakke (1995). Therefore, promoting women's education is a strategy that may be used to empower low-income women and reduce poverty.

2.9 Women Economic Empowerment and Sustainable Development

Poverty is a worldwide problem that is affecting millions of people especially in developing countries Worku (2003). According to Worku, in 1980 the income of 340 to 780 million inhabitants of developing countries was not adequately feeding them. Especially, In Sub Sahara Africa absolute numbers of the poor were expected to rise from 85 million in 1985 to 265 million in 2000.

Women, who are two third of 1.2 billion poor people in the world, face an abject poverty. They lack access to the critical resources of credit and the like. They are denied opportunities, choices, access to information, education and skills; their participation in decision making is minimal either at home or in a community (UNESCO, 2003). Taking this in to account, Pant (2004:122) redefine poverty as "...that does not only take in to account the absence of minimum basic needs but also includes denial of opportunities and choices."

Hence, poverty reduction is enhancing resources, choices, capabilities, and the power necessary to enjoy an adequate standard of living and other rights-civil, cultural, political and social. In short, giving priority to empowerment process is a primary step to poverty reduction (Pant, 2004).

A variety of educational strategies have the potential to tackle poverty across all dimensions: economic, health, and nutrition, basic education social exclusion (Strassburg, 2008; Kwanpong, 2005). However, these authorities reflect that education alone does not end poverty and is not complete for lack of development policies. The success of educational policies even depend on the over all micro-economic environment and current socio-economic policies, yet, Strassburg and Kwanpong do not deny, as some scholars say, education is the only passport for liberation to political and financial empowerment.

Particularly, adult education is an empowering process that enables people especially the marginalized and usually poor women, to live in dignity. It is seen as a vital tool for enhancing human capacities, by improving individuals' incomes earning capacity, consequently, empowering women with education as an essential capacity, would directly alleviate human capacity poverty and indirectly alleviate income poverty and broaden women's range of choices (Emebet, 2008).

Therefore, it seems that poverty is a complicated problem that may not be brought under control by a single event or in a day. Also, adult education or literacy in isolation would not eradicate poverty, but would reduce it by becoming activist of the marginalized-women by developing a system of advocacy and delivery of more literacy, democracy, social services, economic and personal empowerment that is comprehensive and responds adequately to the challenges of the poor women.

2. 10 Challenges to Women Economic Empowerment

Women and men both face poverty, though the reasons behind are not the same for both, and consequently, both respond to the problem differently -is usually called gendered poverty. According to some studies income, reproductive health and environmental and socio-cultural constraints, beside education or literacy are indicators of gendered poverty (ICPD, 1994). According to ICPD, there are market and legal literacy deficiencies that women lack. This hampered them from access to opportunities to transform work in to income, decision making authority. Besides, and their concern for others first on decision making are factors contributing to their poverty.

Lack of health care facilities, skill for primary level care results in the high cost of care for them selves and the family, lack of access to health information and services are strong barriers to economic progress of women. Further, studies forward that earned income of women is usually influenced by age, family size, health, educational level, hours worked in cooperatives etc (ICPD, 1994). To reduce influence of these barriers by making balanced use of resources at hand, health literacy is mandatory to the poor women. It is literacy is crossing boundaries of sectors in nature (World Bank, 2008; Johnston & Lind, 1999).

Chapter Three

3. Research Methodology and Design

Methodology implies an approach that has set of rules and procedures that govern the research and give the structure of inquiry to draw conclusions from the evidence at hand. These rules and approaches are used to evaluate and pass judgments about the quality of the work in the field (Miller and Brewer, 2003; Walker, 1996).

The advocates claimed that reality is partly constructed by the participants than by the categories constructed by the researcher. According to Flick (2002), qualitative approach helps to view the participants' understanding of: their socio-cultural knowledge and to bring their tacit knowledge to light. In addition, qualitative approach makes the researcher and the research flexible in improving and re-designing research objectives ,research questions and method of data gathering, sampling , data analysis, qualitative approach was preferred and other bodies of the study(Flick, 2002). Thus, for the aforementioned reasons, qualitative approach was selected the better in order to have deep understanding of the issue under the study.

3.1 Research Design

The main concern of this research was to investigate the role that literacy has to play in economic empowerment of Nekemte women MSBE beneficiaries. Hence, in conducting this research a descriptive case study design was employed because a case study is appropriate to use if the purpose is to explore the processes or activities like the issue under this study (Creswell, 2003). Moreover, case study helps to make a detailed about a single case rather than making general explanation about a population (Bassey, 1999). Case study focuses on a few cases and may

factors of the subject to be studied. It is possible to have intensive description of a contemporary phenomenon with in its real life context. The study focuses on Nekete town women MSBE operators' life skills which had direct and indirect link to their economic empowerment.

Therefore, the method was employed to deeply investigate the groups' realities in the common MSBE workers, the existing net works, and relations among them and economic benefits of literacy.

3.2 Source of Data

The key informants were Women Micro and Small Business Enterprise (MSBE) operators, and workers from Trade Industry and Transport Office (TITO) of Nekemte town.

Women MSBE operators: are those women operating and at the same time benefiting from the enterprises. Therefore, their experiences are used as a top source for the study.

TITO branch offices' workers: are those workers at the branch offices. They are organizers, continuously supporters and at the nearest distance make follow-ups of the enterprises and the operators. This made them called generalists. Hence, they know details of the enterprises and those women operating in the enterprises. Therefore, these generalists are very useful sources of the study.

The head office workers: are coordinating enterprises and have holistic view of information about the system of the enterprises. Hence, they are also important source of the study.

3.3 Sample Size and Sampling Techniques

The population of this study included women operating MSBE in the town at least for a year who are totally 405 in number, 15 TITO workers from all offices. The women respondents were selected for questionnaire completion and FGD based on stratified sampling technique and for the interview by purposive sampling. On the other hand, sample workers from TITO branches were selected by available sampling method from branch offices and the head executive director was considered by purposive sampling from the head office.

These women were found at different levels of literacy. Based on their level of literacy, they were grouped in to four strata, i.e., illiterate, first cycle primay/1-4 grade, second cycle primary or elementary/5-8 grade, and 9 and above literacy range. Accordingly, 120 (30%) respondents were selected based on stratified random sampling technique. To this end, 14 women from illiterates, 17 women from primary education (1st - 4th), 40 respondents from 5th -8th grade literates, and 49 women from 9th and above grade. These respondents were selected for the completion of the questionnaire. Random sampling technique maintains independent and equal chance distribution for selection (Kumar, 1996).

The same selection method, i.e., stratified random sampling technique was used to obtain 30 sample women for Focus Groups Discussions, where 10 of them from the illiterate (0 class) to 3rd grade literacy range, 12 of them 4th to 8th grade literacy range, and 8 of them from 9th grade and above literacy level. This is made so for it is better to narrow the literacy gap among FGD participants to bring about, relatively, homogeneity (Satterfield, 2002). For any external observer, it may seem that 1st – 3rd graders were advanced but the fact was that the maximum potential of the 1st – 3rd graders of these participants was marking their name and signature not beyond that. That was what the practical field

observation of the researcher was witnessing during the completion of the questionnaire. This made the combination of these literacy ranges possible. According to Satterfield (2002), it is also common that focus group size is ranging from five/six to ten/twelve and possible number of groups is ranging from three to four.

However, purposive sampling method was used to select one woman from each literacy range for the purpose of interview,

i.e., from the illiterates, first cycle primary, elementary and 9th grade and above were selected and interviewed. This method was used to obtain self-expressive and better interactive women to collect reliable information. This selection was made by the researcher in co -operation with the TITO workers to make it better selection.

Moreover, out of three branches of TITO, one worker from each was selected by availability sampling, and the head executive from the head office was included purposefully for the interview.

3.4 Instrument for Data Collection

To gather pertinent information three data gathering tools were employed: questionnaire, Focus Group Discussion (FGD) and an Interview.

Questionnaire

A questionnaire that consisted of both close-ended and open-ended items was used to generate information from women MSBE operators. All responded to the same questionnaire regardless of their literacy range and other differences. The questionnaire was used to collect, particularly work, educational or training experience and related back history.

With the objective of obtaining accurate work and educational background information, questionnaire was developed and translated into Afan Oromo; and assistant researchers, for the completion of the questionnaire, assisted the illiterates (who cannot read and write).

The questionnaire was important for this purpose because it is time saving to use to collect data, and enables to obtain large information from large population.

Focus Group Discussion (FGD)

FGD was used to collect qualitative information and it is important because it opens dialogue among participants and stimulates them to openly express their views on the issues raised by the facilitator. The dialogue has its own feature and is controlled by the facilitator (Hennink, 2007). Focus groups were formed by selecting and bringing together those in the same literacy range to maintain homogeneity of the group regarding their literacy range. The selected sample size of group members per literacy range depends on the size of population specific to that literacy range, i.e., the larger population size the larger group member size was.

The discussion was initiated on a given topic among the members being guided by facilitator (Jane & Lewis, 2003). Thus, it enabled the researcher gather relevant and potential information.

An Interview: An interview is a research tool to collect qualitative information in qualitative research (Jane & Lewis, 2003), and it allows person - to - person discussion and maintains privacy and freedom. As Bell (1993) noted, "...interview tends to be the most favored by educational researchers as it allows respondents to express themselves at some length..." (p. 154). Therefore, it allows the interviewee to talk

intensively about the topic at hand (Jane & Lewis, 2003). An interview is believed to be important to obtain accurate information. Moreover, it is flexible and two-way communications is possible.

3.5 Procedure of Administration and Data Collection

A total of three data collectors were recruited, and collected quantitative as well as qualitative data and assisted the researcher further. They were selected on the bases of language skill, academic qualification, familiarity to the area and experience he/she had in research work and video camera operation. These data collectors were given a two-day orientation concerning the over all body of the instruments, the necessity of translation to help respondent to participate, and of the assistance in recording during in depth interview and focus group discussion sessions.

Data collectors did visit the MSBE operators and their areas of operation for two days before undertaking data collection and got clarification from the researcher. The identified samples were made available and took orientation to decide conducive time and space to fill the questionnaire, to participate in group discussion and to get interviewed. During the FGD facilitación and interview sesiones the assistant researchers and the researcher were conducting together. Accordingly, out the recruited assistant researchers, while one was recording the other was note taking and the researcher was facilitating one time and interviewing at another time. Thus, the researcher completed data collection.

3.6 Data Analysis Technique

In this research, economic empowerment is dependent variable where literacy (basic, functional, embedded, formal or non-formal) and trainings are independent variables.

Analysis of the data was thematic. It began with the identification0f themes emerging from the raw data. i.e., items/guiding questions raising about the same issue (e.g. about performance, decision making, economic status ...) were put together and was rewritten. The mass of data were reduced in to some how meaningful reconfiguration by again reading, selecting, focusing, simplifying and transforming it from written field notes to notes to be translated.

Transcriptions of the recorded were made on necessary areas and soon translations were made in to the language in which the paper was written. As far as there was an individual research assistant to take notes as indicated above, there were no much transcriptions from the recorded though four video cassettes were used: two for the FGD and two for the interviews to secure the data. However, the video records were mainly used to read emotional expressions of respondents any time it was/is needed after leaving the field. Like, how they ease the issues raised and they express, how they intensify the problems or issues raised and they were living with.

Consequently, above ninety paged data edition were completed before leaving the field with in a weak life. Some additional and required data were included from files and office documents for it was found to be important (Roger & Martha, 2003).

Thus, the reduced data ware combined and organized and displayed in narrative form that permits conclusions. To increase confidentiality of participants, non-specific names were used.

3.7 Validity and Reliability

Triangulation technique was used for improving validity and reliability of the research or evaluation of findings. Triangulation strengthens findings

by combining methods (Creswell, 2003; Patton, 2001). This was attempted by using several kinds of methods for gathering different kinds of data including both qualitative and quantitative. By selecting complementary methods the researcher was able to counter balance the weakness of one method with the strength of the other.

Chapter Four

4. Data Presentation and Analysis

4.1 Brief History of the Research Site

Nekemte town is one of those aged towns and was capital to Wollega province in the earlier times. It is situated at about 315 Kilometers to west from Addis Ababa in western part of Oromiya regional state. These days, it is known as east wollega zonal town with three administrative sub-towns. In the same way, the Trade Industry and Transport Office of the Town (TITO) is branched and found in each sub-town.

Compared to its age, Nekemte is less developed, poorly facilitated with infrastructures. According to the 2007 census, the total population of the town was 86,817 where 49.01% of them are female. Major language of communication in the town is the native language of the area - Afan Oromo, and it is an official language too.

Over weighing foundation of the town's economy was Trade that provides employment opportunities for about 2,139 of the population out of which 830(38.80%) are females/women. This sector was characterized by traditional method of production and low productivity (Nekemte TITO, 2009).

In the town there are about 368 micro and small scale business enterprises and there were 2,239 operators/work forces that informal sectors accommodated out of which 1284 constitutes female population (Nekemte TITO, 2008). In Oromiya about 69% of the labor forces engaged in this informal sector are women (OMSEDA, 2003/4).

Educational enrolment rate of the town according to the Sept., 2008 report was: at primary 8968, at elementary 7406, at secondary 5542, at

preparatory level 1253, and adult literacy 63 out of which only 24 were women (Nekemte Town Education Bureau, 2008).

At the state level adult literacy rate of Oromo national state was very low, i.e., about 27.1% which was lower than the national average – 37%. On top of this, there was no emphasis to women literacy or literacy to women in the region; so is in Nekemte Town, (OMSED, 2003/4; Nekemte Town Education Bureau, 2009)

4.2 Background of Women Respondents

4.2.1 Work Experience

MSBE performance is also believed to be influenced by former experiences of the individual operators. And the more experienced are more frequently sensitive to join the sector than the less experienced (Turdake, 1995).

Originally, 67.86% of those women MSBE operators were from peasant/farmers families, i.e., most of them had unrelated work experience from families. Few of them – 19% of respondents were from merchant background, very few of them – 6.6% were from families working at bureaus and the rest illegible number of those women- 3.3% and 3.3% of them respectively were from daily laborers and construction experienced families.

When those women are considered, most of them (60,33%) were job less or unemployed before their joining the enterprise, and only 39.67% had jobs of which 81.25% were merchants or petty traders and the rest were farmers and tailors or students from schools.

As to the response from the questionnaire, none of them appreciated contribution of their former work experience to their current activities at

hand. According to the response all of the participants had no additional means of income except the enterprise they were operating.

4.2.2 Educational Backgrounds of MSBE Operator Women

As some document from TITO reveals and can be observed from the table below, 88.65% of the women at least attended grades 1st, 2nd or through 10 +1/2 where few of them – 11.35% were completely illiterates. Out of the so called literate, 1st – 3rd graders were with no much difference from the complete illiterates in both reading and writing even in vernacular language, i.e., there is invisible gap between them based the researcher's field observation. Therefore, it cannot make the later groups literate enough.

Table 1.1 Literacy Level and Areas of Operation of the Women in Number and Percent

Educational/ Literacy level	Areas of Operation											
	Construction		Social serv.		Shopping		Row supply		Light Industry		Total	
	No.	%	No.	%	No.	%	No.	%	No.	%	No.	%
0 –class	1	o.24	07	1.73	18	4.44	07	1.73	13	3.21	46	11.35
1st– 3rd grade	0	0	13	3.21	09	2.22	15	3.70	22	5.44	59	14.57
4th-8th grade	5	1.23	32	7.90	29	7.17	34	8.39	35	8.64	135	33.33
9th– 10th/12th	15	3.70	32	7.91	33	8.14	16	3.95	28	6.92	124	30.62
10th + ½	9	2.22	06	1.48	22	5.44	04	0.99	0	0.00	41	10.13
Total	30	7.41	90	22.22	111	27.41	76	18.76	98	24.20	405	100

Source: MSBE Operators File from Nekemte TITO

As the data from the questionnaire reveals, almost all those literate groups attended general/generic education (reading, writing and mathematics) through formal program where a very few number of them

attended the same program through evening classes. Similarly, this data depicts that nearly the entire literate group attended the generic education (reading, writing and mathematics) except those who attended 10+1/2, after 10th grade completion, at TVET institutions.

As to the contribution of the type and form of education they had was concerned, the participants reported that it helped them to sign, read, write and compute simple arithmetic. In addition, it helped them to read simple forms and fill with the necessary information and understand one another in team work. However, for they did not attend vocational education or skill training programs, they are deficient in developing and handling records of expenses they make, income they earn, an amount they decided to save or consume and prediction of future benefits, market analysis/study, etc as the forthcoming analysis shows.

Further, a response from FGD commenced among 0-3LL (March 21, 2009) depicted that there is no especial benefit they gain except that they can read and write. Moreover, branch offices generalists and head coordinator in the interview justified that all MSBE operating women lack life skills training. As a result, as the women's responses to the questionnaire state, those women face problem of planning for saving, expending and the like activities; further, they were missing values that can be generated from technical and vocational skills. Therefore, although there were many literate women, the acquired literacy had no relevance to their work or life.

As it can be observed from table 1.1 above, 33.33% and 30.62% of the women in MSBE operators were 4th - 8th LL and 9th – 10th /12th literacy levels respectively. This justifies that majority of them were from elementary and secondary schools and attended the generic (reading, writing, and mathematics) education. A small number of them (10.13%) were from 10+1/2 programs.

In contrast, some respondents to the questionnaire said that they plan for all of their activities. However, the plan they make is in their mind and cannot be read from papers. The witness of the branch offices generalists to this view stated that generalists were devising guiding rules, preparing plans and assessing market for those women, they all lack vocational skills and it is a serious problem - impeding their enterprise performance. In addition, the researcher had tried to get some sort of plan if they had any during FGD or interview, but the participants said they do not have a written plan. The questionnaire reveals that most of these women make saving at banks and some of them use traditional money saving system (equb).

4.3 Literacy and MSBE Performance

Different scholars advocate that literacy is vital to perform so many activities, though its economic return is not widely recognized and reported as it should have been. But these days it is becoming a burning issue and so does in MSBE performance (Cheng, 2005: Bown, 1990). Accordingly, all interviewed generalists of the TITO of the town similarly stress that literacy influences development of confidence, knowledge, skill acquiring from trainings and making use of the skills.

Further, it influences their ability to identify incomes and decide expenses, generally to operate with business activities. In the words of one generalist from Qassee branch office:

> *In performing activities in the enterprise, literacy contributes much to those women that includes skills in demand based planning, saving, consuming, handling customer, recording and record handling, marketing and in general proper skills to manage their business (April 2, 2009).*

On one hand, from their expression above, these generalists viewed literacy as something pre-requisite to other trainings or other learning forms. This view was not specific to the generalists, but it is common to majority of people. This is to mean in order to have a chance of better training, one of the selection criteria is educational/ literacy level (Lind and Johnston, 1999). In contrary to this idea, Rogger (2005) states that without pre-education, literacy learning can take place, like embedded literacy. On the other hand, those generalists depicted that those women operating in their enterprises were lacking life skills that include management, health care, income generating and the like.

Similarly, all participants of the FGD viewed that literacy is a means to generate income or a means to earn. Furthermore, literacy is a powerful tool that enables individuals to record and handle documents, to plan, to save, to manage monetary entities, for entrepreneurships and to live proper life including health, hygiene, etc.

In relation to this, 0-3 LL informants (March 21, 2009) have the following to say: "...the literate is neat/clean, cares for his/her self, but we missed this...." Additionally, 4-8 LL informants (March 26, 2009) argued, ".....The literate is well paid, has salary..." Moreover, 9 and above LL groups (March 29, 2009) confirmed, "...Multiple values: for employment, to earn better..." According to perception of these women, position of the literate is higher than that of illiterates, and some of these women indicated that they lacked those life skills as those generalists pointed. Any way, this is discussed in the later part of the presentation.

It is not deniable that the 3Rs are major components of literacy which are usually known as basic/primary ones. Those research participants, knowingly or unknowingly, discussed features and impacts of the other component of literacy that can be acquired through vocational education, either formal or non-formal training which is usually called functional

literacy (Lind & Johnston, 1999; and EFA, 2005). According to the interviewed women respondents, literacy had a big position in the performance of their enterprise activities, hence, they confessed that the literate group of women were relatively could perform their activities better.

In this regard, one respondent from those who could not read and write/illiterates (April 20, 2009) said that she could not elaborate the point why she and her likes were not performing better; she did not deny the fact that the literate groups were doing better. In her words: "we all equally strive, however the literate are better in general sense." On the other hand an interviewed women from 9 and above LL(April 6, 2009) revealed the secret of performance in the enterprises that punctuality, quality production, customer handling, etc. are mandatory to perform better and these qualities were commonly in literate persons.

The other respondent to the interview from second cycle primary literacy level (April 8, 2009) expressed that literacy was important to make saving and expenses, to identify gains and losses, etc. she exemplified that she was serving her team through dealing with activities that require literacy knowledge or skills. In her words, "I am better than those in my team, and so I'm serving them in dealing with banks like saving process, I can read little, but it helped me very much..." However, she did not make secret to express that she was planning for her activities by imagination, not a paper-pencil plan because she lacked the art and skill of doing that.

Therefore, literacy is not simply reading, writing, and computing mathematics as roughly most people are thinking at a distance. Rather, it is accommodating various skills that are directly or indirectly vital to life besides the 3Rs. It is not sector limited in nature, not time limited to

take place, not either demographically or geographically limited (World Bank, 2008; and Bown, 1990).

The head executive, all the generalists and women participants witnessed and firmly underlined that those women were in problem of literacy. This is particularly true of functional literacy that involves vocational and life skill trainings. In his own words, the head executive (April 5, 2009) described "Yes, it influences them; this is why three day training, twice a year is given as a remedy in different areas."

The literature reviewed the discussion with the subjects including people in the field are more than enough to underline that literacy is a crucial tool in performing MSBE activities EFA (2005). Therefore, in the area under study, participant women were under multiple and serious influence of literacy, particularly life skill literacy, that suit to perform MSBE activities in which those women were operating.

4.4 Success versus Failure in MSBE Performance in Relation to Literacy

In any performance, success is more or less attaining the set objectives, secret of success is there in the journey towards the set objectives attainment and this refers to performance. According to Abadzi (2005) and EFA (2005) it is after completing the steps of performance effectively that some one arrives at the set objectives.

In the above discussion it is agreed that literacy is highly important in performance of activities, particularly, to perform MSBE activities. Hence, the literate individuals perform better than the illiterate because there are many things to do mentally.

Along this, responses of the generalists to the interview has shown a lot that in the enterprises in which the relatively literate group coordinates,

the provision of services either in quality or in quantity, establishing better communications, the team work habit, etc were better compared with the other group.

The generalist from "chalalqi" branch office (April 11, 2009) witnessed, "yes, even to lead a team the literate are better, in quantity and quality services, to adjust to the set rules, is better with the literate one," This generalist described that the relatively literate groups were fore runners to their team because they were better; the service they render to customers had better quality and quantity. Moreover, these groups of women could easily adapt to the set rules and regulations that were devised for them by those coordinators. It is clear that better service provision in turn would make the servant benefit more.

"Qassee" branch generalist discusses about the success of group of operators as follows:

> *... in understanding, saving, progress, self feeding, etc is criteria to judge, hence the literate are better; yet, there are individual differences... (April 2, 2009).*

As to this generalist, success was measured if the individual did save some amount out of his/her income, showed change in his/her life, fed him/her self and in general was self reliant. Therefore, in this regard the generalist pointed that the relatively literate were better even it is always difficult to conclude because there were some literate who are not successful as expected. Along this, Bown (1990) states that not all literate women may be successful but the kind of activities they may be engaged in determines the value of literacy in promoting women's participation and action.

"Bakkee Jamaa" branch office generalist (April 10, 2009) said that it was difficult to judge the successful because those women were working in team with heterogeneously grouped manner in their literacy levels and then they share the benefit gained among the team members. This generalist underlined that success of those women was relative.

Participants of all the FGDs, similarly, viewed success in their enterprises performance from literacy point of view. Their discussion justified that the literate ones were successful because their products and services they provided were quality, they work smoothly in team and hopefully they strive forward or for more. Nevertheless, they got no especial benefit from it in cash or monetary wise in differently, in words of FGD participant among 0-3 LL (March 21, 2009), "- No especial benefit they gain except that they read, write...."

And the other responses from FGD of 4-8 LL (March 26, 2009) and 9 and above LL (March 29, 2009) showed wider advantages that the relatively literate gained though it was not monetary, in their words "...Better thinking, better idea acquiring, tolerating, well handling clients ...." And further, described that tolerance, productiveness, making decisions, forth planning objectives, achieving set objectives, and competency as equally as men were what the literate gained and were the characteristic features of success.

It seems that those women in all focused groups believed that life is literacy and literacy is life. As to them, literacy was vital to exhibit what was thought in mind, to work and fully live equal to others, etc. To practice the thought, one needs to put on papers, those planned on papers need to be practically applied, then comes products, services to use or to supply for others etc. lead to what is called life. Regarding this participants of the discussion have the following to say:

Even if there's an idea in mind it is difficult to use practically, to put on paper, plan for action – are missed benefits...., missing better living standard, basic needs fulfilling, ability to claim for rights, controlling child education..., missing better work position and income, proper return to labor....

According to the participant women in the discussion, success was through literacy and individuals lacking literacy were handicapped to operations, as a result, leading incomplete life and working and living in lower positions. Hence, they stressed that the better literate was the better successful.

The discussions above showed directions of success or failure. Therefore, it seems the less literate or the illiterate were unsuccessful. On top of that, one respondent to the interview from 9 and above LL (April 6, 2009) did put how failure in performance was coming to the illiterates. She said:

Yes, when the illiterates are considered, they do not consider the 'time they waste, energy they loss, transportation they pay for the rows or goods during selling their products. They only consider the main cost paid for previously bought item or the raw materials.

This reflects that those women who lacked an art and skill that are basics to business management could not be profitable. In confirmation with this idea EFA (2005) argues that being literate adds value to human's life, can be instrumental in pursuit of development. Being deprived of literacy is being denied of literacy and becoming handicapped (EFA, 2005).

Similarly, the head executive from the office of TITO (April 15, 2009) generalized that as compared to men women were successful in their enterprise because, "... they're flexible and understanding each other very well..." Along these Bown (1990) and Lind & Johnston (1999) elaborate that women feel concern for others and easy going to work together. Whatever, the head executive did not deny that success was in the hands of the literate women.

4.5 Literacy and Livelihood

Women are not only symbols to change, when they are at center of development, but – are collectively shining engines for transformation. Hence, communicating literacy to this segment of society is choice less to make their human capital up to date because human capital development is pre-condition to thinking of livelihood (Emebet, 2008).

In addition, literate women are concerned about awareness development of their illiterate sisters; their literacy have a strong effect on infant mortality and child survival through better nutrition, immunization, in general livelihood conditions, life saving technique and better child education (Bown, 1990).

In this regard, interviewed generalists from sub branch offices pointed out that it was difficult to know and identify which group of those women was better at successfully maintaining family health conditions, nutrition, hygiene or sanitation, either child education or making future life choice of family better. However, out weighing perception of these generalists reflect that the literate group of women in the enterprise was relatively better. In the words of the generalist at Chalalaqi branch office:

> *...It is difficult to know individual case because they work in team and we know them in team, act in team,*

but whatever the case, the literate are better... (April 11, 2009).

On the other side, the rest two generalists from Qassee(April 2, 2009) and Bakkee Jamaa (April 10,2009) confidently described that the literate women were better and maintained better life situations. In their words:

> *The literate are better in planning family, educating children, feeding family. Generally, there is great difference between them.... Yes, there is great difference in health, nutrition, hygiene, child follow ups and in acting as good models for their children....*

Those generalists attributed those revealed differences to literacy, family background (includes education/literacy, economic situation), life skills (includes income-generating skills to rely on oneself, family income management skills...) and inequality (either in literacy or in capital at hand). Thus, over weighing belief of those generalists was pointing the attribution to functional adult literacy. It is clear that family background has intergenerational effect in multiple angles. These generalists stressed that the reason behind the differences among those women MSBE beneficiaries were family background, education/Literacy, skill, inequality.

Consequently, women participants of the study who took part in the FGDs hint that there exists a wide gap in awareness among the better literate and less or non-literate groups operating in the same enterprise. As indicated in previous sections and the following parts of this discussion including the judgment of the researcher during the field observation, the existing gap seem to come more from consumption behavior. Because those groups work in team, then share the profit equally, moreover, those women were forced to save thirty percent of

what they earn by the generalists whatever the purpose of the interference might has been. The discussion reports, justifying the differences, were the following:

> *Yes, they have enough money, full furniture in their home; have better income, neat work place, time for recreation, social exposure....Yes, they follow up their children in all cases. They plan for their life, balance their expenses and income, supporting family properly....Yes, they know the how of life, fulfill what they want, are enough to support themselves economically, have better income access and job opportunity....*

Women who participated and discussed in those all FGDs confirmed that the better literate are relatively advanced and in progress regarding family and child health, nutrition, hygiene, child education, and better future life choice of their family than illiterates. In addition those women viewed the literate family as better and good models to their children. Where as the less literate or illiterate families were usually not good models to their children, as a result their children were frequently weak and fail in subjects, hate schools, rather becoming delinquents. Bown (1990) enriches views of the participants in that the need for women's literacy is to prepare the future either in the family or in the community. As to Bown women literacy has long lasting – intergenerational effect, yet, its immediate effects are unforgettable.

Consequently, those women participants underline that livelihood enjoyment among them was not the same. In words of the discussant:

> *Not all enjoy the same in generating income, right to resource, social relations and social net work management. Not the same, due to difference in capital,*

literacy, awareness, time, and lack of chance to meet other sources. To same extent, it is not the same...

Generally all women respondent to the interview pointed out that the better literate enjoy better livelihoods as compared to the less/illiterates groups. This was perceived by those women as not only the difference exists among them but also common to community at large.

The respondent woman from first cycle primary school literacy range in interview said about the issue under discussion "yes, the literate enjoy, - are better than us in all, like in income access ..."This woman honestly explained the livelihood enjoyment gap that existed between /among them considering her self as one of those who even could not read and write.

On top of this, the woman respondent to the interview from the elementary school literacy range added that she and her likes could not enjoy livelihoods as equally as the more literate women work mates. Those all women respondents believed that the literate groups of their mates were advantaged for they can flexibly alter the form and type of activities and generating better income , expanding their social relation , better handling their customer and being programmed in consumption of what they gained and had at hand.

When social issues are considered, all these women respondents put the better literate in the first track for they relatively properly practice it as indicated in the above paragraph. Here is a quotation at lengthy from an interview with a women respondent from the second cycle primary education literacy range:

In case of health cares , I do not know who is better than whom in wider sense, but here among some of us what I

know is that the literate ones think of their health matter, care about their hygiene and they know its importance and give priority to it unlike me and the likes of me. Nutrition wise, I see from two angles: one the economy matters. If there is no income, it is impossible to get the balanced diet for the family. The other is literacy/education, even if I have enough income, I do not think of satisfying the need for balanced diet, hygiene, ...etc of the family this is due to lack of awareness/education about it and - is similar for the child education, future life choice, ...etc (April 8, 2009).

All in all, these women respondents generalized that those all women were not equally practicing or enjoying livelihood because of education or literacy which is basic to read various texts and listen to different language from the mass medias to overcome social net work management problems. Economic background that help to facilitate initial business activity, and levels of profit gained were contributing to income access in part, unequal chance and exposure to the utilization of resources and the like were contributing factors.

Generally, the head executive viewed that those women in the enterprise all lacked what has been mentioned above and in this paper – functional literacy. Even those who are referred to as literate could do no more than reading and writing, mainly their, name and some other few simplest texts. They could not read and understand medical leaflets, newspapers...etc. On top of this, the head executive concluded that consumption behavior was a point that created difference.

It is clear that reading and writing are basic literacy skills where as consumption behavior is an element to those life skills – functional literacy. Those skills together are grass root necessities to capacitate

human capital that enable people furnish livelihoods (EFA, 2005; Cheng, 2005). Therefore, the difference among those women in those skills hampered their livelihood enjoyment as equally as the better literate.

4.6 Literacy and Decision-making Capacity

Besides many other roles like contributing to informal economy, influencing child education, caring for family nutrition and health, women have the role of preparing the future as decision makers about other plenty of issues either in their family or in the community and -are experts of survival in diverse circumstances. That is why women's literacy is keenly appreciated (Bown, 1990). She adds that the literate women are worried more than any other body for their illiterate sisters who lack awareness because of illiteracy. Further, EFA (2005) believes that literacy capacitates individuals, families, communities... to access educational, health, political, economic and cultural opportunities and services.

The literate women among those operating in the enterprises, as to the response of the generalists to the interview, were better in their position of awareness in decision making. They were solution seekers to problems encountering them; their operational spirit seemed logical in understanding, prioritizing, and then practically behaving. They were trying predictions of what they could most probably profit from their product or the service they were rendering to their customers. They were mostly cooperative and forwarding novel ideas that build and strengthen the teamwork.

These generalists commonly observed that the less/illiterates were more suspicious either of their literate or less/illiterate work mates and they some time intervene to mediate. The generalists at different branches have the following to say on the awareness/empowerment of the women:

Yes, the literate freely express them selves, existing problems; forecast, try solutions and plan, prioritize thing. There are differences, but there is committee to mediate. The literate understands and influences illiterates better. There is difference observed. Generally, *the aware, literate or skilled are better to forward ideas, opinions...*

Those generalists doubtlessly underlined the existence of differences among/between those the better literate women and the less /illiterate ones, and then they said that the existing difference in forwarding innovative ideas, bringing consensus among them, rationally and logically thinking and the like was due to the existing differences in education/literacy that help them develop an awareness. For instance a generalist at Qassee branch (April 2, 2009) argues "..., literacy is remedy for all."

Those women participants of the FGDs shared the beliefs and perceptions of the generalists without any reservation that the relatively better literate were supporters to them in sharing ideas, forecasting forthcoming benefits, beyond their own private activities. In general, those literate members of those women were advisors and counselors for the less/illiterate mates. For example, the participants of 0-3 LL FGD (March 21, 2009) said, "Yes, they orient us what and how to do, the forthcoming benefits and present ideas rationally."

o-3 LL FGD participant women added that the literate women were better in their patience, are tolerant, creators/innovators, has explorative power and creative and good decision makers. They were their representatives to communicate with the higher bodies, thus they were far better than the illiterate. Regarding this all FGD participants say:

Yes, the literate present better ideas better coordinator to us, better presenters of our ideas to the higher body. Yes, literate do all, are better tolerant, decision makers, bring about consensus....Yes, The literate provide a comprehensive ideas that help to work in team for the same objective, understanding each other....

Some facilitators viewed the less/illiterates literates as rigid and none flexible. However, women respondent in the interview from first cycle primary education (April 16, 2009) reflected that they were being guided and are followers of the better literate members. They also believed in their coordination of the team leaders because those coordinators were literate. Here my appreciation is mainly referring to how much these illiterates valued literacy as a source of awareness.

In the same way, the other, 5th – 8th grade literacy range, respondent woman to the interview (April 8, 2009) strongly underlined that the existing gap in awareness among them was very high and that was directly from lack of understanding, knowledge, and skill. The interviewed woman from grade nine and above literacy range (April 6, 2009) elaborated the serious problem of lack of awareness. She forwarded:

The existing gap, in this case, is powerful to make us not to work together in team, but as I told you, it is obligation to work together in team covering weakness of one another...

She added that the illiterates were lacking transparency, power of analysis and they did not believe ideas forwarded to them.

Consequently, the respondent women from the illiterates (April 20, 2009) in the in the interview gave justification that they all were not equally powerful to give decision and the illiterates were contributing little. Not only this individual woman but also those all interviewed women understood that the better literate among them were advanced in power and skill of decision making. In the words of women interviewee from 5th – 8th grade literacy level:

> *Yes, not equally powerful, influenced...those educationally experienced are doing better; they speak variety of ideas and make us negotiate or persuade. The less literate could not even acquire from given trainings and apply in her work, does not know the purpose for which she is participating meetings and discussion... etc unlike the better literate.*

Self expression seems an energy that comes from and influenced by literary. The above discussions and the 2006 EFA report reveals that women who have benefited from adult basic and literacy program have spoken of feelings as a sense of personal empowerment and confident (EFA, 2005).

Summarizing views of the generalists and women participants, the head coordinator firmly justified that the better literate were better aware and ready for awareness development. He did make literacy mandatory. Finally, the head executive commented that among those women the less/illiterate were suspicious of others this was due to lack of literacy, they do not get complete information. In his words, "Those who can not record costs, benefits... suspect others. The literate try better to convince others and forward ideas, opinions, prioritize activities...."

Accordingly, literacy enables individuals to critically analyze and clearly know their set life objectives, identify the type of journey towards achieving their objectives. Moreover, literacy empowers individuals, particularly women, to critically identify and understand their stated rights and responsibilities, and what is going on in practical world for them by whom and how. Thus it builds their self confidence, autonomy and self reliance.

4.7 Literacy and Economic Status

The interviewed generalists' perception of the contribution of literacy or skill training to economic status as a whole and to economic status of women in MSBE operators under their coordination in particular, is limitless. According to those generalists, literacy or skill trainings were highly useful for entrepreneurship. It helps them to increase confidence in their performance, work quality and earning. In general, it is useful to fulfill necessities of life.

The generalist from Qassee branch for example, (April 2, 2009) explained the following in his words "Yes, for job opportunity, for motivating, for increasing production, for generating business, and yet there are individual differences. However, literacy needs to be valued because it is everything except the initial capital or other resources." The generalist viewed that the value of literacy to economic status was unquestionably high and multiple in ways it contributes to economic status. He said that literacy was everything and even a means to raise capital.

These generalists elaborated that saving and banking, proper expenditure, planning for activities and raising income/profits were qualities that are gained or modified by literacy/education and training skills. Moreover, all these generalists responded similarly that all life aspects of any individual has strong bond with his/her economic status.

Economic status was also influenced by family health and education, nutrition, hygiene and sanitation. In turn, economic position influences fulfillment of these and the above entities. Therefore, the relation or the bond is cyclical. The same was true with the situation of those women operating in the enterprise with them. In relation to this, these generalists said:

> *Yes, health influence production, productivity affect facilitating the rest all life aspects, thus influence economic status.... They can influence and affect economy of the country at large. Uneducated, unplanned, the sick, and the like can not be productive.... Family health, nutrition, education, and all are interconnected, hence have economic impact....*

In addition, women respondents to the interview witnessed that conditions of health and feeding, family education and future life choices, all contribute to their economic status. According to these women, fulfillments of those situations require economy. The unfulfilled situations of the indicted factors cause production stagnation because they have cyclic bond with economy. Thus they affect their economic status.

The participants of the FGDs unanimously asserted that literate individuals gained greater economic inputs as compared to the less/illiterate group of women. This is because they could precisely plan and achieve the set objectives. They diversifying their business and increase their income. The discussion among 0-3 LL (March 21, 2009) depicts the existing gap between the literate and the illiterate in economic status. It is in short "...fardaa fi lafa dha...." It is to say that the difference is as wide as some one going on horse back compared to some other walking on foot.

Among the women participants of FGDs who had some literacy level, majority were acknowledging the contribution their literacy level had to their economic status, and at the same time expressed the negative impacts of literacy levels they did not achieve. These informants stressed:

> *Yes, in all standards, level of literacy contribute to ones economy....., they hamper family economy not to take the child to better school, not to provide better nutrition..., yes, all levels we missed lead us to low and unequal income returns to our labor that cannot make ones economies grow....*

Generally, all women respondents to the interview gave wider room to literacy for it created differences in economic status. But the one among the illiterate women (April 20, 2009) said that she could not express how those differences in benefit and variations in economic status were coming. In her words, "...I do not know, I purchase there from whole sellers and retail here." However, a woman respondent to the interview from ninth grade and above literacy range (April 6, 2009) clearly showed how literacy plays a role in raising economic status as follows:

> *Generally, the better literate are more successful, the economic background or the economy may not matter much, it can be obtained either by inheriting or through some means, instead, what matters is consumption behavior or its management. The literate uses her knowledge, and analyses while consuming, doing with it, etc, then makes the economy living and continuous. This is the point of difference.*

Again all the respondent women to the interview believed that any literacy level has contribution to their economic status. They perceived

that the levels they passed though are contributing positively and those levels they missed were influencing negatively. They regretted that the forms of literacy they missed were influencing their economic status badly.

The head executive (April 15, 2009) underlined that literacy had a potential to make people productive and wise consumer. It affects a long range benefit that can pass over to generations. He added that,

> *...literacy makes them productive, wise consumers; brings long lasting benefits – intergenerational, hence needs to be valued high. Yes, health directly impedes production, so applies to economy and others indirectly, and then leads to poverty.*

The head excutive believed that this situation is true of those women in their enterprise.

In sum, as the research participants indicated above and various literatures supports, for example, Trzcinski & Randolph (1991), literacy/education has at most a great contribution to raise economic status at least to bring about self reliance.

4.8 Literacy and Economic Empowerment

Research reports on the economic return of education, particularly literacy, are not often seen and read. As many educators believe, though the research in the area is few, education/literacy is vital directly or indirectly to economic empowerment. It has been playing and has high potential to play greater role (EFA, 2005; Cheng, 2005). Therefore it is a corner stone of economic empowerment. On top of this, Bown (1990) adds that women literacy brings about change in attitude and behavior

which in turn results economic and social change. Regarding economic empowerment role of literacy women in the interview said,

> *Literacy/education is useful, has value to economic empowerment. Literacy is very important, if some one becomes literate and knows, he/she will have many economic benefits. In economic empowerment education/literacy has a strong contribution to think, to predict for tomorrow, to plan, to lead family properly....*

In all the responses above, there is no word that indicate education or literacy means money , food, medicine, etc, but all are expressing that it is a tool to gain money, food, medicine,...etc,. This coincides with the idea that stresses literacy is a vital tool to economic empowerment. Along this EFA (2005) and Cheng (2005) state that education/literacy has direct economic effects and other developmental effects like success and function of different trades, quality of work competed, human capital development and etc.

Chapter Five

5. Summary, Conclusions and Recommendations

5.1 Summary

The main purpose of the study was to investigate the major roles literacy plays in economic empowerment of women MSBE operators in Nekemte town; and then identifying literacy deficiencies and effects on economic empowerment of those women. To that end, the following research questions are examined.

1. What is educational back ground of women who are benefiting from MSBE?
2. Is there significant difference in the business performance of the beneficiaries in relation to their literacy level?
3. What special benefits are observed along in relation to the women's literacy?
4. Women of which literacy level enjoy better livelihood?

The study was conduced in Nekemte town. The subjects were mainly women MSBE operators, but workers of Nekemte town Trade Industry and Transport Office were also included for they were coordinators and facilitators of the enterprises.

Data were gathered through questionnaire, in-depth interview, and focus group discussions from the former subjects and through in-depth interview from the later ones. In addition, documents from TITO and educational bureau of the town were used. The findings of the study are summarized as follows:

- It was found that the majority of those women MSBE operators, 274 (67.86%), were from peasants or farmers families, whereas

some of them were from merchant families and very few of them were from families of different occupations. In addition, the majority of those women were job less or unemployed in any form where as some of them were traders and farmers before joining the enterprise. But the rest very few were being engaged in different activities and were students.

- The study revealed that, educationally, out of those women the majority, 135(33.33%) and 124(30%) were dropouts or completers of second cycle primary education and first cycle secondary school education respectively. Some of them were from illiterates and first cycle primary school dropouts, and very few of them were from first or second year TVET.

- The study indicated that research participants from the TITO of the town revealed that literacy was influential in the performance of activities in the enterprises and had strong effect on those women. It was affecting their qualities like skills, knowledge, understanding, etc. and that was why they were giving training for those women for three days at once, and two times a year. Along this those women confirmed that literacy was a powerful tool to operate or perform their activities in the enterprises.

  Those research participants disclosed that there was a positive and firm relationship between success and literacy. In this regard both the TITO and those women participants were emphasizing the role of functional literacy more than any other literacy because it equips them with necessary life skills. But to some limit those generalists comment that success of some women being literate is to the contrary.

- Those women participants who are attended the generic (reading, writing and mathematics) education through formal program and nearly none of them attended the vocational or other skill trainings.

- The study indicated that women participants of the research were asserting that there was a positive relationship existing between literacy and livelihoods, too. On top of that, those TITO workers reflected that better literacy raises level of livelihood enjoyment; however, in their enterprises those TITO workers could not fully identified which group of women were enjoying better, but to some degree they believed that the relatively literate were enjoying better.

- Concerning the relation between literacy and awareness, the study revealed that all research participants believed and asserted that awareness, concern for others, power of analysis and decision making, posing ideas, patience, tolerance, etc are qualities that were reflected from the literate individuals.

- It was found out that all participants believed that literacy plays a significant role in empowering individuals, families or community at large economically by equipping individuals including women with skills to run business activities, maintain health conditions, shape consumption behavior, manage home and family.

5.2 Conclusion

Those women MSBEs beneficiaries were completely lacking functional literacy; therefore, they were lacking health care skills, business, home and family management skills, production skills, etc. And some of them

were in need of reading writing kills in their work or vernacular language because they lacked basic literacy, called mastery of the 3Rs. In addition majorities of those women had accumulated unrelated work experience to their activities of the enterprises.

Those women were not benefiting and successful in the way they should have been because they had deficiency in performing as a result of unrelated work and educational back ground. Further, either benefit or success was found to be stagnant for those called illiterate women.

The study revealed that lack of functional literacy negatively influenced performance of those MSBE operating women.

Again the study disclosed that relatively literate women, though generic education (reading, writing and mathematics) they attended, were better in success even though the benefits were under the expected. This implies that there is a correlation between literacy level and entrepreneurial performance.

Livelihood enjoyment is depending on the degree to which people are earning income, exercising social relations, managing social net works, practicing claiming for rights in various areas, etc. Here in the study, the finding exhibits that because these women were not equally capacitated in human capital they had, the relatively better literate were enjoying better livelihoods.

In addition, it is an obvious deduction from the study that those better literate women were far better aware to think of what and how they were operating in their enterprises, and inquire why for they were coming together and made to operate in team though they did not go far beyond that. It can be concluded that literacy empowers in the making of decisions.

In impacting women's economic activities, literacy stands in the first track as seen in relation to health, arena..., and the process of change in women's economic life demands for literacy that impel far reaching change and leads to new economic organizations and activities.

Similarly, finding of the study points that those women and other research participants appreciated the role and values of literacy, especially functional literacy that equip them with life skills, though they were lacking them. Consequently, the study concludes that no woman or group of women was successfully empowered economically as they should have been, and particularly the illiterate women again were remained disadvantaged in their economic performance.

5.3 Recommendations

1. Since a very near past Federal Government of Ethiopia has given due attention to launching adult and non-formal educational program. As a result Addis Ababa University has begun post graduate program in the area. Also other Educational Institutions are on the way to run under graduate program to fill the gap that the national Adult Education Strategy claims. Therefore, the curriculum preparation process should involve professional of different sectors by sharing and having common understanding that, because Adult education unlike formal education, is multi-sector education in nature and has multiple purposes. This is important to enrich the program with necessary life skills, and helps to solve problems that arise from lack of functional literacy which is a target of the strategy again.
2. Literacy goes far beyond reading and writing and simple arithmetic. And also educational level achievement can not define it. Therefore, considering this width of literacy national advocacy need to be done strongly through mass media, workers of different

sectors, meetings, seminars, etc so as to change low perception that regional, zonal, and Woreda education personnel have had, then the society at large. This is vital to:

- Make regional, zonal, woreda level executives work devoting on adult education implanting and promoting as equally as other form of education,
- Make individuals, community and society at large know that adult literacy is education for life protection and promotion.

3. Adult literacy program is being run in different part of the country, on reports, and materials prepared and learned include health care, income generation, environmental management, etc. skills. However, practicality of the program does not seem real. Therefore, there should be attentive and at near distance evaluation of the practicality of such program by the nearby local adult education or education personnel. This helps to:

   - Diagnose the implementation situation, content relevance and need of the participants,
   - Identify which type of skill that particular society needs to cop up with their problem.

4. The report on adult education/literacy is usually summed up with Alternative Basic Education which is the same in content with the formal first cycle primary education. This does not seem logical if it is to promote adult literacy program. Federally, government should put boundary between Adult Literacy and Alternative Basic Education in purpose and content. To this end adult literacy provides:

- Business management skills,
- Home and family management skills,
- Health care skills,
- Production skills,
- Consumption and saving skills, etc. as the national strategy states.

Regionally

5. In Oromia Regional State, adult literacy enrolment rate is very low. this is because the region might have not given due attention to it separately from the Alternative Basic Education considering that it is the responsibility of the Federal government, as the national strategy states, or another reason behind. Adult literacy program for women is yet undreamed, even, nationally. In contrary but the region developed Micro and Small Enterprise Development strategy by a body called Oromiya Micro and Small Enterprise Development Agency (OMSEDA) in sept. 2003/4, and Nekemte town MSBEs are part of the enterprises. Therefore,:

   - The region should give room to Adult Functional Literacy, particularly referring to Women, as equally as other form of education considering its vitality in development.
   - The region should communicate Adult Functional Literacy to beneficiaries of the Micro and Small Enterprises for which the sept. 2003/4 strategy is developed by scheduling flexible programs, selecting very relevant contents and skills for that particular beneficiaries, other wise success in the Enterprises do not seem achievable and continuous Abadzi (2005).

6. The region should initiate different sectors in it through workshops and seminars to collaborate with education sector and devise programs and curricula for adult literacy that could be flexible and adaptable to beneficiaries' context. For example in case of Nekemte Women MSBE operators.

7. The region should advocate through mass media, schools, workers of education sector and other sectors that literacy has direct economic effects:

   - Directly: success in performance, quality and quantity production, human capital development such as various skills acquisition, knowledge, attitude; and wage earning from employment, etc.
   - In directly: quality of human capital, consumption behavior, saving, family and home management, health care, self autonomy and decision making, family education, etc.

Thus, influences economic status and then brings about economic empowerment. This is vital to:

- Initiate community leader to work in collaboration with counter parts and mobilize human and material resources.
- Make the community aware economic effects of literacy and interested to it.
- Call up the poor and illiterate, particularly women, and motivate them to enroll to the literacy class based on their interest.
- Ensure the continuity of the program flexibly adjusting the program with the need of participants.

8. The region should under take timely attendance and evaluation of the implemented literacy program effectiveness. This can be measured, for example, through

   - Expansion of entrepreneurship and observed economic change,
   - Effective and efficient performance of MSBE operators and change in level of their capital,
   - Effective consumption behavior
   - observed changes in Livelihoods and
   - As a whole, observed economic change.

9. Last, but not least, official coordinators and facilitators of the MSBE should:

   - Identify and organize the MSBE operators on the bases of their former experience.
   - Identify the literacy condition of MSBE operators and then in collaboration with interested counter parts, develop a short term, medium and long term training program for those beneficiaries who need to take the training. This may be possible also through on job training, by beneficiaries for beneficiaries, etc.

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Appendices

Appendix – A: *Written Consent to Participants*

Addis Ababa University

College of Education

Department Of Curriculum and Teachers Professional Development

Adult Education and Lifelong Learning Unit

Title of study: The Role of Literacy in Economic Empowerment of Women

Principal investigator: ----------

Introduction and background information

I am from the Department of Curriculum and Teachers' Professional Development Studies Adult Education and Lifelong Learning Unit.

Observed progress in the women economic position is yet unsatisfactory either globally or nationally. As to many Educators and Economists in any form literacy programs are remedies beside access to micro credits and various institutional supports though not practical as much as needed.

Hence, purpose of this study is to investigate the major role that literacy has to play in economic empowerment of women who were engaged in MSE and operating currently in Nekemte town and to recommend possible remedies. To achieve this purpose, I'm going to ask few questions about your literacy status and its effect on your performance, practicability of skills and knowledge at hand even. Therefore, you are kindly requested to permit the use of tape / video recordings when necessary.

Possible risks, benefits, rights and confidentiality

Except devoting your limited time, there is no risk involved in this study. Based on the findings formulated recommendations will indirectly benefit you. Yet as a research participant you are free to choose to participate, to refuse to participate, to withdraw and even to refuse to answer some or all questions you feel discomforting.

The information provided by you will remain confidential. Nobody except principal investigator will have an access to it. Your name and identity will also not be disclosed at any time. The data may be seen by Ethical review committee of the University and may be published in journal yet your name and identity remains disclosed.

If you have any further questions you may contact Principal Investigator, phone number: ------

As a Participant, I have read and understand this consent form, and I volunteer to participate in this research study. I voluntarily choose to participate.

Participant's Name & Signature. , date: _____

Investigator's signature: Date: _____

Appendix – B: *Structured Questionnaire*

Addis Ababa University

College of Education

Department Of Curriculum and Teachers Professional Development

Adult Education and Lifelong Learning Unit

This questionnaire seeks information related to the role of literacy in empowering women economically. I would be grateful if you would agree to take part in my study by answering all questions and returning the questionnaire to the researcher or assistant researchers.

In the long run, if you feel any question about the research, please call me on (251)-911-056-275. If I am not available when you call, please leave a message and I will call back.

Thank you for your kind response. I appreciate your cooperation.

I. Personal information:

1 Your age _____

:

2 Your marital status _____

1) Married
2) Widowed
3) Divorced
4) Single

3 Your level of Education

_____

1. can not read and write
2. $1^{st} - 4^{th}$ grader
3. $5^{th} - 8^{th}$ grader
4. $9^{th} - 10^{th}$
5. $11^{th} - 12^{th}$ grader,
6. if above_____

4 Your religion _____

II. **The following are questions directing to the main purpose of the study questionnaire. Therefore, please give your response in accordance with the style of each question.** (i.e. **Encircle** one out of (Yes, No) in the parenthesis, **fill** the blank spaces, and **encircle** one or more as you feel is the response from the multiple choices).

1 What was your family job/means of living? _____.

2 Before your coming to this Enterprise did you have a job? (Yes, No).

3 If your answer to question to question No. 2 is "Yes", what was your work/job? Underline. Merchant, Farmer, Office work, Enterprise work, or another (specify) ----------

As a value of an experience, what contributions does your former work/job have to your today's activities? Please mention.

a. _____

b. _____

4 Do you have another means of living besides this enterprise? Specify. _____

5 For how long have you been operating in this Micro and Small business Enterprise (MSE)? _____.

6 Have you been literate? (Yes, No).

7 If your answer to question No. 6 is "yes", which form of literacy have you attended?

A. Formal (attending regular school)

B. Non-formal(evening, distance, the like)

C. Informal (self oriented, and the like)

8 Based on your response to question to No. 7, what advantages or disadvantages does the form of education you attended has to your activity today in the Enterprise? Please mention. ----------.

9 What type of literacy have you attended?

A. Vocational B. Technical

C. Generic/reading, writing, & arithmetic

10 Based on your answer to question No. 9, what contribution your education has on your today's activities? Please mention. ----------.

11 Because you are vocationally educated or trained, then are you missing or gaining advantages than others in this Enterprise? Underline one of (missing, gaining).

12 Based on your answer to question No. 11, what advantages are you missing or gaining? Please mention.

---

13 Because you were educated the generic (reading, writing and arithmetic) only i.e. no vocational, what advantages are you missing in this Enterprise? Please mention.

---

14 What is the highest level of literacy you achieved? ----------

15 Do you have scheduled training, workshops, etc. in your enterprise for increasing your awareness and enriching your skills? (Yes, No).

16 If your answer to question No. 33 is "yes", as to you, it is:

A. Satisfactory

B. Unsatisfactory

Appendix – B: Bar-gaaffii caaseffame (questionnaire version)

Uuniversiitii Finfinnee, Kolleejii Barnootaa

Muummee Qoranoo Sirna Barnoota Fi Dagaagina Ogummaa Barsiitaa

Kutaa Barnoota Ga'eessotaa fi Umuriin Qixaa

Bar-gaaffiin caaseffame kun odeeffannoo waa'ee gahee barnoonni dinagdeedhaan dubartoota humnoomsuu keessatti qabu ittiin funaanuuf qophaa'e dha. Kanaafuu, heeyyamamtuu taatee qorannoo kana keessatti deebbii gaaffiiwwaniif deebisuu fi xumura irratti waliigala waraqaa isaa qorataaf ykn bakka bu'aa qorataaf deebistee kennuun qooda fudhachuu keetiif gammamchuun koo hanga hin qabu.

Gara fuula duraattis, qorannoo fi qo'annoo kana ilaalchisee yaada gaaffii sitti ta'e, (251)-911-05-62-75 bilbiluun, na quunnamuu ykn ergaa kaa'uu ni dandeessa.

Deebbii kee qajeelaa kanaaf sin galateeffa dha. Tumsakees nan diqisiiffadha.

I. Odeeffnnoo dhuunffaa

1 Umuriin kee _____

2 Haalli gaa'ilaa _____

1) Kan heerumte
2) Bosortii(A/Du'e)
3) Kan hiikte
4) Hin heerumne

3 Sadarkaa barnootaa _____

1) Hin baranne
2) Bar.kut. (1- 4)
3) Bar.kut. (5 – 8)
4) Sad.2^{ffaa}(9-10)
5) Qophaa'ina
6) Kanneen ala yoota'e ibsi.___

4 Amantiin _____

II. **Gaffileen armaan gadii kallaatiin dhimma qorannoo fi qo'annoo kanaa ilaallatu, kanaafuu, haaluma gaaffiichi taa'een deebbi kee deebisi.** Kana jechuun filachuun, bakka duwwaa guutuun, ibsuun fi kkfn jechuu dha.

1 Jiruu jireenyaa maatiin kee ittiin jiraachaa turan maali?

_____

2 Osoo gara dhaabbata daldalaa Maayikiroo xixiqqaa fi industry kanatti hin dhufiin dura hojii qabda turee?(Eeyyee, Lakki).

3 Deebbiin kee gaaffii 2^{ffaa} "Eeyyee" yoo ta'e maal hojjechaa turte? A)dalaga biiroo, B) Daldala C) Qonna D) Dhaabbata daldala biro E) Kannen ala yoota'e

4 Muuxannoon hojii kee yeroo dabree kan amma dalagaa jirtuuf maal si fayyade?

_____

5 Hojii daldala maakroo xixiqqaa kanaan ala madda galii biroo qabdaa?(Eeyyee, Lakki)

6 Yeroo hammamiif hojii daldala maakroo xixiqqaa fi industrii kana keessa turte?

_____.

7 Barattee jirtaa?(Eeyyee, Lakki).

8 Deebbiin kee gaaffii 6^{ffaa}f "Eeyyee" yoo ta'e, barnootakee bifa kamiin hordofte?

A. Idilee(sagantaa mana barumsaa guyyaa)
B. Idileen ala(barnoota galgala, fagoo fi kkf)
C. Miti idilee (ofiin of barsiisuu fi kkf)

9 Deebbi kee gaaffii 7^{ffaa} bu'uureffachuun barnoota kee bifa sanaan hordofuun kee hojii kee amma keesa jirtu kanaaf faayidaa ykn miidhaa maalii qaba? Tarressi.

_____

10 Gosa barnoota armaan gadii keessaa isa kam barate?

A. Barnoota ogummaa (vocational)

B. Barnoota teknikaa(technical)

C. Barnoota waliigalaa(dubbisuu, barreessuu, fi herrega)

D. Hin baranne.

11 Deebbii kee gaaffii 9ffaa bu'uureffachuun, gosa barnootaa sana barachuun kee hojii amma keessa jirtu kanaaf maal akka siif gumaahaa jiru tarreessi.

a. _____

12 Sababbii barnoota ogummaa(vocational) baratteef ykn leenjiteef, daldala dhaabbata maakiroo xixiqqaa fi industurii kana keessatti warreen kaan caalaa faayidaan ati argatte ykn dhabde jiraa? *Filannoo kee jala sarari (Argachuu, Dhabuu, Hinjiru).*

13 Deebbin kee gaaffii 11ffaa "Argachuu ykn Dhabuu" yoo ta'e, isa b'uureffachuun, faayidaa argatte ykn dhabde tarreessi? ----------.

14 Sababii barnoota waliigalaa qofa (barreessuu, dubbisuu, fi herrega) baratteef, faayidaawwan hojii kee kana keessatti dhabaa jirtu tarreessi.

a. _____

15 Sadarkaan barnootaa kee inni ol-aanaan kanneen keessaa kami? ----------

16 Dhaabbata daldalaa keessaa hojjechaa jirtu kana keessatti hubannoo fi ogummaa kee/keessan kan gabbisan sagantaaleen leenjii, woorkishooppii fi kkf ni jiruu?(Eeyyee, Lakki).

17 Deebbiin kee gaaffi 33ffaa "Eeyyee" yoo ta'e, warren kanneen/isaan siif:

A. Gahaa dha B. Gahaa miti

Appendix – C: *FGD Guide for the Women Samples*

Addis Ababa University

College of Education

Department Of Curriculum and Teachers Professional Development

Adult Education and Lifelong Learning Unit

Ground rules:

- Before we start, I would like to remind you that there is no right or wrong answer in this discussion.
- We are interested in knowing what each of you think. So please feel free to be frank and to share your point of view regardless of whether you agree or disagree with what you hear.
- It is very important that we hear all your opinions.
- You probably prefer that your comments not be repeated to people out side of this group. Please treat others in the group as you want to be treated by not telling any one about what you hear in this discussion today.

Let's start by having each person introduce him/her self. Members of the research team should also introduce themselves and describe each of their roles.

1. What do you think about the topic that brought us her today (the role of literacy in economic empowerment)?

2. Among you, who are more successful (the more literate or the less/non literate)? (Probe, consider efficiency, effectiveness, punctuality and honesty to the team, flexibility and persuasiveness to team work, etc).

3. If the more literate is successful, what benefits do the more literates gain than those the less or non-literate? Please describe in detail.

4. What do you think about the influences of the differences on your economic status? Please describe as compared to the more literate, less literate or non-literate mate.

5. Because you are less literate, what benefits are you missing in general: at home among household in your enterprise as compared to your literate families and literate enterprise work mates respectively?

6. Do you think that those you missing contribute to your economic status? If yes, how? Please we like to hear more elaborations.

7. Do you think that the more literate enjoy more livelihood as compared to the less literate, the illiterate? If yes, in what manner? (Consider income, resource, employment... access).

8. If you think that the better literate is more advantaged, is it because:

   A. They have more skill and knowledge to generate income? If yes describe please what knowledge and skill? How they are using the skills and the knowledge?
   B. They can more properly manage and consume their income? If yes, how? Please describe.
   C. They produce products sufficiently and effectively? If yes, how much products, in what manner? Please discuss in detail.

9. Do you think that the better literate are posing innovative ideas create or try to create consensus more as compared to the less literate, the non-literate)? (Probe, consider the case of your enterprise) in; a) tracing new guide lines for your activities, b) better forecasting the forthcoming benefit of the group's activities,
   c) forwarding ideas by reasoning or logically.

10. What do you think about power of influence in decision making, does it have connection with literacy? If yes, how? Explain in detail please. (Probe, consider the case of your enterprise) in terms of (Forwarding inclusive ideas more, Listening carefully to other members in patience, Comprehending and carefully using the idea forwarded from others, Compiling ideas and giving concluding suggestions more).

11. What do you think about the contribution of literacy, education or skill training in your enterprise activities performances such as: Saving, Banking, Proper expenditure, planning for action, generating income/profiting

12. Do you attach values to level of literacy you have had or missed? If yes how? Please discus(probe, in terms of either self or full gain employment, and unemployment, ...)

13. What advantages are those more literate women drawing and those less or illiterate are missing in spheres of (Family and child health, Nutrition, hygiene and etc, Child education, Future life choice of family).

14. Do you think that the following have connection or influence on your general economic status? And if yes how? Please elaborate in terms of (Poor health, Poor nutrition, Poor sanitation, hygiene, Poor child education, Bad future life choice of family, etc).

15. Do you think all of you, the women enjoy better of the following equally? If yes how do you explain? Please we please you to hear more clarification on: Equality in accessed to generate income, Equality in having resource access, Equality in enjoying social relations, Equality in managing social net works with in or out of house holds.

Appendix – C: Qajeelcha Marii Garee Xiyyeeffannoo (Af/ Oromo version)

Uuniversiitii Finfinnee, Kolleejii Barnootaa
Muummee Qoranoo Sirna Barnoota Fi Dagaagina Ogummaa Barsiitaa
Kutaa Barnoota Ga'eessotaa fi Umuriin Qixaa

Bu'uura adeemsa qooda fudhannaa:

- Marii kana keessatti deebbiin sirrii ta'e ykn sirrii hin taane hin jiru.
- Yaada tokko tokkoo keessanii dhagahuu waan nu feesisuuf, irratti walii galamus walii galamuu baatus ifaa fi bilisa ta'iitii yaada siif dhufe ibsi.
- Yaadaa fi ilaalcha hunda keessanii dhaga'uun bu'aa guddaa qaba.
- Yaada ati laatte gartuu keetiin ala qaamni biraa akka hin dhageenye ni feeta ta'a. sirrii dha. Akkasuma, yaada warreen kaanii har'aa kana garee kanaan ala qaama ta'ef hin haasa'iin

Marii *Marii keenyatti osoo hin seeniin dura mee of wal haabaru..*

1. Wa'ee mataduree har'a asitti walitti qabamneef kana (gahee barnootaa dubartoota diinagdeen humnoomsuu kessatti) maal yaadda?

2. Intarpiraayizii kana keessatti isaan kamtu caalaa milkaawoo dha(irra caalaa kan baratan ykn irra xiqqaa kan baratan)?(Hub: baayinaan, qulqullinaan, amanamummaan, waliigalteen hojjechuu; yeroo kabajuu, ajajamuu fi kkf).

3. Irra caalaa kanneen baratan irra caalaa milkaawoo yoota'an, faayidaa warreen irra xiqqaa baratan ykn hin baranne irraa adda ta'e isaan argatan maal maali? Yaboo, gadi fageenyaan ibsi.

4. Wa'ee dhiibbaa garaa garummaan kun sadarkaa dinagdee kee irratti qabu akkamitti ilaalta? (Hub: sadar. Barnootaan walbira qabii ibsi).

1. Intarpraayizii kana keessattis ta'e gara manakee-maatii keessatti irra xiqqaa barachuu ykn barachuu dhabuu keetti faayidaawwan akkamii dhabaa jirta?(miiltoo hojii kee, maatii kee baratan waliin wal bira qabii ilaali).

2. Waantonni dhabaa jirtu sun sadarkaa dinagdee kee irratti gumaacha/dhiibbaa qabaa? Eeyyee yoo jette akkaataa isaa ibsi.

3. Warreen irra caalaa barnoota qaban irra caalaa jireenya gaarii jiraatu jettee yaaddaa? Eeyyee yoo jette, bifa kamiin? (hub: galii, qabeenya, hojii qabachuu, kkf. Waliin wal qabsiisi).

4. Kan irra caalaa fooyya'e kan irra caalaa barate dha yoo jette, sababiin isaa:

   A. Beekumsaa fi ogummaa ittiin galii maddisiisan waan qabaniif dhaa?
   B. Galii isaanii haalaan qabatu, itti fayyadamuu danda'u dhaa? Yoo ta'e, akkaataa isaa ibsi.
   C. Oomisha baayyee fi ga'umsa qabu oomimishuu dhaa? Yoo ta'e, hammam? Akkamiin? Ibsi.

9. Namoonni irra caalaa baratan yaada haarawaa maddisiisu, walii galtee irra caalaa uumu jettee yaadaa? (Miseensa DXI kee fkn fudhu). Kunis:- a) adeemsa/qajeelfama harawaa hojiif uumuu, b) bu'aa hojii keesanii gara fulduraa tilmaamuu. c) yaada sababii isaa waliin dhiheessuu.

1. Ciminnii fi mul'atni murtoo kennuu barnootaan wal qabata jettee yaddaa?yoo ta'e akkamiin? Ibsi. (Hub; intarpraayizii kee fakkeenya godhu). Kunis kallattii:
(yaada hundumtuu irratti waliigalu maddisiisuu, obsaa fi hubannoon miseensota warren kaan caqasuu, hubatanii of eeggannoon yaada warra kaaniitti gargaaramuu, yaada caqasan qaaccessuun kan irratti walii galamu tokko kennuu).

11. Sochii kee intarpiraayizii keessaa kanaaf barnootni fi leenjiin ogummaas ta'e teknikaa gumaacha qaba jettee ni yaaddaa? Kunnis karaa: qusannaa, itti fayyadama

baankii, baasii seraan raawwachuu, gochaalee raawwatamuuf karoorsuu, galii maddisiisuuf/bu'aa buusuuf.

12. Ati sadarkaa barnootaa tokko irra geessetta ta'uu dandeessa ykn hin geenye, garuu faayidaa qaba jettaa? Sad.barnootaa tokkorra ga'uu dhabuun miidhaa qaba jettaa? Isa jettuuf akkaataa isaa ibsi.(Hub: hojii uumanii hojjechuu, hojiif qacaramuu, hojii dhabuu fi kkfnin walqabsisi).

13. Faayidaa akkamii warreen caalaa baratan argatanii warreen irra caalaa hin barane dhaban? Kunis naannoo (fayyaa daa'imaa fi maatii, nyaat, qulqullinaa fi kkf, barnoota daa'imaa, filannoo jireenya maatii gara fuula duraa)

14. Waliigala diinagdee kee irratti sababoonni armaan gadii dhiibbaa qabuu? yoo ta'e akkaataa isaa ibsi. haal fayyaa gad aanaa ta'e, haala nyaataa dadhabaa ta'e, haala qulqullinaa gad aanaa ta'e, haala barnoota daa'imaa kufaa ta'e, fi haala filannoo jireenyaa maatii gara fuula duraa wal qabsiisi.

15 Isin, dubartoonni, walqixa jireenya gaarii jiraachaa jirtuu? Yoo ta'e, akkamiin ibsita? Kunis karaa Carraa galii maddisiisuu, Carraa qabeenyatti fayyadamuu, Carraa hariiroo hawwaasummaa qabaachuu, Carraa odeeffannoo fudhachuu fi dabarsuu.

Appendix – D: *an Interview Guide for Women samples*

Addis Ababa University

College of Education

Department Of Curriculum and Teachers Professional Development

Adult Education and Lifelong Learning Unit

1. What do you think about the topic that brought us her today (the role of literacy in economic empowerment)?

2. In an enterprises like yours what sort of people are more successful (e.g. literate, the less or illiterate, literacy does not matter)? (Probe, consider efficiency, effectiveness, punctuality and honesty to the team, flexibility, and persuasiveness to team work, etc).

3 What benefits are attached to the successes? Please describe in detail.

4 What do you think about the influences of the differences in benefits on either your or others economic status? Please describe.

5 Are you literate or illiterate?

- If illiterate what benefits are you missing in general: at home among household in your enterprise as compared to your literate families and literate enterprise work mates respectively?
- If literate, what benefits are you attaining compared to those non-literate families or enterprise work mates?

6 Do you think that those things you are missing contribute to your economic status? If yes, how? Please we like to hear more elaborations.

7 Do you think that the more literate enjoy more livelihood as compared to the less literate, the illiterate? If yes, how? If not, why? (Consider income, resource, employment... access).

8 As you think, is the better literate more advantaged, why? (Probe, income generating skill and knowledge, income management, productivity...)

9 Are there differences among you in posing innovative ideas, creating consensus, the like (Probe, consider the case of your enterprise in tracing new guide lines, forecasting benefits ideas by reasoning,...) if yes who are better actors in these areas?

10 Who is/are the influential decision makers of your work mate? Does it have connection with literacy? (Probe, consider: forwarding inclusive ideas, listening to other members in patience, comprehending and using the idea, giving concluding suggestions).

11 o literacy, education or skill training has support in your enterprise activities performances in terms of: Saving, Banking, Proper expenditure, Planning for action, generating income/profiting? If yes, how?

12 o you attach values to level of literacy you have had or missed? If yes what values? Please discus (probe, in terms of either self or full gain employment, and unemployment, ...)

13 hat advantages are those more literate women drawing and those less or non literate are missing in spheres of the following. Please would like to start from your own literacy position?

A Family and children health,

B Nutrition, hygiene, etc,

C Child education,

D Future life choice of family.

14 Do you think that the following have connection or influence your general economic status? And if yes how? Please elaborate.

A Poor health,

B Poor nutrition,

C Poor sanitation, hygiene, etc,

D Poor child education,

E Bad future life choice of family, etc.

15 o you think all of you, the women enjoy better of the following equally? If yes how do you explain? Please, may you start from your own life?

A Equality in accessed to generate income,

B Equality in having resource access,

C Equality in enjoying social relations,

D Equality in managing social net works with in or out of house holds.

8) What contributions literacy has for the activities of women in the enterprises in: Saving and Banking? Making expenses properly? Planning for activities? Raising income/making profit?

9) What values do you attach to literacy or skill training in the eyes of its contribution to economic status of those women through: Either form of employment? Unemployment? Productivity? Consumption behaviour? And Intergenerational effects?

10) What information do you have about differences that might have been existing among those women in: Family health conditions? Nutrition, hygiene or sanitation? Child education? Future life choice of family?

11) If the differences exist, to what may they be attributed (literacy, or some other)?

12) Do you believe that those factors mentioned above under No. 8 have economic influence on the women, household or community? If "yes", as to you how do they? Please make deep elaboration.

13) As a facilitator of those MSBEs operators, what follow ups have you made, please explain?

14) As a result of follow ups you made, which of those women MSBEs operators have been enjoying better livelihoods (access to income generation, resources, social relations, social net work management in or out side house holds,)?

• Do you have additional comments that you are interested in to add?

Thank you!