

**NON-FORMAL EDUCATION PROGRAMME AS A FACTOR FOR
IMPROVING INCOME GENERATING ACTIVITIES IN THE ASHANTI
BEKWAI MUNICIPALITY OF GHANA**

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**A THESIS SUBMITTED TO THE DEPARTMENT OF AFRICAN AND
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FULFILLMENT OF THE REQUIREMENTS FOR THE AWARD OF
MASTER OF PHILOSOPHY DEGREE IN DEVELOPMENT STUDIES**

FEBRUARY, 2017



I hereby declare that this thesis is the result of my own original work and that no part of it has been presented for another degree in this university or elsewhere:

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I hereby declare that the preparation and presentation of the thesis was supervised in accordance with the guidelines on supervision of thesis laid down by the University for Development Studies.

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Non-Formal Education Programme is meant to enhance the knowledge and skills of beneficiaries to improve upon their income generating activities. The study builds on concepts in Freirean literacy theory and Critical cultural view of literacy theory to examine, how beneficiaries of the Non-Formal Education programme are employing literacy skills and income generating activities learnt. The research design was based on qualitative and quantitative approaches. Purposive and snowball sampling techniques were used to select 99 respondents from Kwamang, Bekwai-Zongo and Essumenja communities. The in-depth interview, observation and questionnaire methods were employed to gather data. The study found that beneficiaries of literacy programme were equipped with the literacy skills of reading, writing and calculation which improved their income generating activities. They also acquired the knowledge and skills in life skills and health issues, income generating skills and civic education to promote their income generating activities. Beneficiaries have used the literacy knowledge and skills to enhance their income generating activities. Beyond the economic benefits, they have obtained health benefits, gained self-confidence and have realized the need to perform their civic rights and responsibilities. Beneficiaries were also saddled with challenges with respect to inaccessibility of credit, inadequate market for their products and inadequate labour- saving technologies. It is recommended that beneficiaries are involved in Micro-Credit Activities which will assist and empower them. Civil Society Organizations should partner Non-Formal Education Programme providers in assisting beneficiaries. Finally, there should be regular updating of knowledge and skills of beneficiaries, in areas of business development, entrepreneurship skills, and marketing among others. This training can be done by officials of the NFED, in collaboration with the Business Advisory Center of NBSSI.



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I would also like to extend my gratitude to the officials of the Non-Formal Education Division of the Ministry of Education at the Regional and District offices, for granting me permission to carry out this research work, and readily making themselves available to be interviewed. I cannot also forget their assistance in accessing my research area.

Also, I cannot go without making mention of the beneficiaries of the Non-Formal Education Programme at Kwamang, Bekwai –Zongo and Essumenja communities for their assistance.



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DEDICATION

This work is dedicated to my wife Afua Amponsah Takyiakwa for her support and kindness exhibited towards me during the entire period of this research.



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LIST OF ABBREVIATIONS AND ACRONYMS

AAG	Action Aid Ghana
ADRA	Adventist Development Relief Agency
BAC	Business Advisory Center
EFA	Education for All
FLP	Functional Literacy Programme
FCUBE	Free Compulsory Universal Basic Education
GILLBT	Ghana Institute of Linguistics, Literacy and Bible Translation
GRATIS	Ghana Regional Appropriate Technology Industrial Services
GSS	Ghana Statistical Service
HIV/AIDS	Human Immunodeficiency Virus / Acquired Immune Deficiency Syndrome
IGAs	Income Generating Activities
IGPs	Income Generating Programmes
ILO	International Labour Organization
IDA	International Development Agency
IFAD	International Fund and Agricultural Development
L.I	Legislative Instrument
MASLOC	Micro Finance and Small Loans Centre
MDGs	Millennium Development Goals
MOE	Ministry of Education
NBSSI	National Board for Small Scale Industry
NFE	Non Formal Education
NFEP	Non Formal Education Programme
NFED	Non formal Education Division

MSSE	Medium and Small Scale Enter www.udsspace.uds.edu.gh
NFLP	National Functional Literacy Programme
NGOs	Non-Government Organisations
ODA	Overseas Development Agency
PHC	Population and Housing Census
PNDC	Provisional National Defense Council
Sfl	School for Life
SPSS	Statistical Package for Social Science
SMEs	Small and Medium Enterprises
UN	United Nations
UNESCO	United Nations Educational, Scientific and Cultural Organization
UNFPA	United Nations Fund for Population Activities
UNICEF	United Nations International, Children and Emergency Fund
UNIDO	United Nations International Development Organisation
W H O	World Health Organization
WVG	World Vision Ghana



INTRODUCTION

1.1 Background to the Study

Formal education is considered extremely important to the development of any country wishing to take advantage of the benefits of globalization, but it has failed to enroll everybody. Both developed and developing countries recognizing the importance of education provided formal education to their citizens. Thompson (1981) affirmed this assertion when he said that developed and developing countries recognized formal education as a prerequisite for growth and development, and so tried to provide quality formal education for their citizens. However, in most countries where formal education by-passed some of their citizens, greater emphasis was placed in Adult Literacy(Non- Formal Education) to make sure that the United Nations Educational, Scientific and Cultural Organization (UNESCO) call for Education For All (EFA), the Millennium Development Goals (MDGS) and the Literacy Decade become a reality(Williams, 1990). This was ascertained in the 2000 Dakar framework, framework for Action to Meet Basic Learning Needs agreed to by nations at Jomtien, Thailand in 1990 and other UNESCO world conferences or meetings (UNESCO, 2008).

The failure of formal education to enroll everybody to take advantage of the benefits of globalization, Jena and Wangchuk (2011) asserted that Non-Formal Education (NFE) then became the solution in countries where not all her citizens had access to formal education system. UNESCO (2003) also affirmed this assertion that the failure of formal education to adequately respond to the needs of the poorest and the most disadvantaged sections of society, non-formal education (NFE) programme has now





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evolved in various forms as a strategic intervention to enhance income generating activities. Non-Formal Education Programme(NFEP) mainly focus on the acquisition of basic literacy skills, building functional work skills to increase productivity in economic activities, and strengthening the individual's capacity to become more independent and effective in daily life (UNESCO,2003). Amedzro (2004) also posits that Non- formal education programmes are designed to provide knowledge and skills to adult, who never had the chance of formal education to perform effectively in their developmental efforts in their communities.

Traditionally, NFE programmes focus on income generation activities to partially compensate disadvantaged adults for the economic misery they perpetually face in their lives (UNESCO, 2003). World Bank (2006) further argues that literacy and other basic skills imparted to adults and out-of-school youths through non-formal programs not only directly improve family income generation, but also have strong positive impacts on family health status, children's educational attainment, and sustainable management of local natural resources.

Literacy has been considered a significant element in development policies since the 1950s, when it was said that literacy improves an individual's attitudes and cognitive skills, and accordingly promotes economic development and prosperity in society (Barton, 2007). A literate population is therefore to a very great degree, important for any country wishing to take opportunities of the benefits of globalization. Besides, the world has become competitive, therefore, there is the need for education for the adult illiterates both men and women. UNESCO (2000) has long supported the concept that education must be considered an ongoing process or a lifelong process and not something confined to the early years of childhood. UNESCO (2000) further



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recommends that, to ensure equal access to education for all, education should be a combination of formal with non-formal delivery systems of education.

Empirical studies showed that during the late 1960s and 1970s, NFE has become the main fashion in international discourse on education policy among international agencies concerned with developing countries (Bray, 1985; Thompson, 2000; Smith, 2009). Thompson (2000) points out that Coombs talked about the crisis in world education, which took several forms of expression, such as absence of educational equality, shortages of funds and unemployment problems among school leavers. Bray (1985) also argued that NFE seemed to offer an attractive way, both to avoid many serious challenges connected with formal education and to solve major developmental problems. In addition, non-formal education came into being as an additional measure to meet the learning needs of the educationally un-reached and disadvantaged population. In this sense, non-formal education, depending on the formal education system functions like a connector or the passage of knowledge power to various learners with particular learning needs (UNESCO, 2003).

According to Smith (2002), Adult literacy programme should be an integral section of adult education which is taken to mean any educational activity designed for adults with the aim of bringing about change in knowledge, skills and attitudes.

According to Karl Marx, Adult literacy programme is also a means of combating the alienation of man from economic activity, and it leads to improved knowledge, health and skills, better organization and management of one's life (Smith, 2002).

World Bank (2006) goes on to argue that effective Adult Literacy Programmes contribute directly and powerfully to poverty reduction, by targeting the poor, especially women and girls. These programmes deliver crucial basic literacy and



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numeracy skills that equip disadvantaged individuals to improve their livelihoods and quality of life.

In recognition of the important role that the Non-Formal Education Programme plays in improving the livelihood of beneficiaries, the programme was set up in communities with the aim of providing literacy and life skills to the poor, illiterate and marginalized in the community (M.O.E, 1992). The functional approach to the provision of adult literacy was therefore adopted with the aim of establishing systematic links between literacy and the everyday activities of the participants. It was expected to provide the literacy beneficiaries with appropriate knowledge and skills to solve various problems in their societies. This approach was therefore to make it work-oriented, enhance and encourage integrated development, particularly in the rural areas (Carron, Mwiria & Righa, 1989). Non-formal education programme aimed at systematically transmitting knowledge and skills directly to the learners to improve their living conditions in terms of production, health, sanitation, environmental sustainability and family planning among others. Instead of the traditional method of alphabet learning, a global orientation strategy was proposed whereby the enhancement of income-generating projects and the solution of livelihood and contemporary problems of society became an essential and integral component of literacy classes (Carron, Mwiria & Righa, 1989).

The Non-formal education programme made the population to be able to read, write and interact favorably with the environment (Dorvlo, 1992). By implication, the literacy programme ultimately helped to achieve the UN's Millennium Development Goals (MDGs) of universal basic education, by mopping up those who could not get access to formal education; reducing extreme poverty through training of the poor population in life skills and income generating activities; and reducing mother and



child mortality, diseases and deepening democracy through the teaching of social, economic, civic and political related topics in the adult literacy classes (M.O.E,1992).

The Government of Ghana through the Non- Formal Education Division (NFED) of the Ministry of Education and Non-Governmental Organisations(NGOs), knowing the benefits of Non-formal education programmes to adults who never had the opportunity of formal education, have used functional literacy programme in the rural areas of Ghana to empower adult illiterates economically through the introduction of income generating activities. This was aimed at reducing poverty, creating employable skills and reducing rural-urban migration among others (M.O.E 1992). In Ashanti Bekwai Municipality, like the rest of the country, the Non-Formal Education Programme targets out-of-school youth and adults who require basic literacy and numeracy skills. The programme also integrated the basic literacy with income generating activities skills to make adult learning meaningful and relevant to the needs of learners (M.O.E 1992). Here, the learners are expected to get such skills as reading, writing, calculating, language and communication among others, not for its own sake, but to facilitate the solution of various problems faced.

Therefore, building the capabilities among the marginalised and disadvantaged in the Bekwai Municipality, to self-direct their lives through Non-formal education programme, that are closely linked to the knowledge and skills they already possess demands serious attention. It will therefore be appropriate to find out if the efforts of the Non-Formal Education Programmes are yielding any significant results with respect to improving income generating activities of beneficiaries of the programme in the Bekwai Municipality of Ghana.

1.2 Problem Statement

Practice shows that carrying out literacy education and income generating activities simultaneously through Non-formal education programme is an effective way to promote economic development in a country (UNESCO 2003). The thrust of the Non-formal education programme therefore is to serve as a tool for improving the livelihood of the learners through capacity building. The functional literacy skills project of 1992 was replaced by the National Functional Literacy Programme (NFLP) initiative by the Government of Ghana in the year 2000. The main aim of the (NFLP) was to provide literacy and life skills to the poor, illiterate and marginalised in the community. It made the population to be able to read and interact favorably with the environment (Dorvlo, 1992). By implication, the literacy programme ultimately, helped to achieve the UN's Millennium Development Goals (MDGs) of universal basic education by mopping up those who could not get access to formal education; reducing extreme poverty through training of the poor population in life skills and income generating activities (M.O.E ,1992). The Non-Formal Education Division (NFED) of the Ministry of Education (MOE) was responsible for the implementation of the functional literacy programme which was to provide reading, writing and numeracy skills, and participation in community development and income generating activities (World Bank Document 1999). The programme took place in all the districts in Ghana, and run a 21-month cycle including Ashanti Bekwai Municipality.

From the beginning of the programme up to batch 16, which ended in June 2011, the NFED had enrolled 2,821,973 learners for the NFLP (NFED 2009) throughout the country. According to Ghana's population census 2010, G.S.S (2012), 32.9 percent of the people could not read and write because they did not get access to formal education which was the major means of addressing illiteracy in Ghana. Non-formal





www.udsspace.uds.edu.gh education (NFE) programme was developed in various forms as a strategic intervention in addressing illiteracy in Ghana. The contents of the programme's curriculum included, among other things, issues on functional literacy, health, environment, civic awareness, income generating activities and life skills development. The literacy programme which was community based, carried out activities in their respective communities towards the upliftment of the wellbeing and the economic lives of the people as well as the development of their communities.

Studies by Blunch (2002) posit that the first phase of the NFLP recorded limited results on the literacy skills acquired by the participants, but this became more significant as the years went by. But Aoki's (2004) survey of 1,200 beneficiaries from batches 8 and 9 (2000–2002 & 2003–2005) showed strong achievements in reading skills, with 80% scoring 21 to 30 on a 30- point scale. This notwithstanding, Aoki (2004) argued that the same could not be said about skills training of the learners and concluded that most of the participants lost the skills acquired to a large extent after completing the programme. Aoki (2004) also touched on issues which included the long hold-ups in the distribution of funds and programme materials to the various classes. In some instances, he argued, these do not come at all. He also posited that supervision of the programme had been irregular and widely interspersed.

It is worth noting that both Governmental and Non-Governmental Organisations have put in place a number of interventions to address illiteracy and economic situations of people in Ghana, with the aim of improving the living standard of the people. Some of these interventions are being addressed through the promotion of NFE literacy drives, which includes the provision of micro credit facilities to the beneficiaries of the programme and training in entrepreneurial skills. There was also the Free Compulsory Universal Basic Education (FCUBE), Capitation Grants and the

School Feeding Programme interventions. These last three interventions were to entice more children into the basic level of formal education, and to support them to complete schooling, so that they do not relapse into illiteracy. The NFE literacy drives, was to enroll persons who never had opportunity into the formal school system on the NFEP, so that literacy skills and income generating activities were introduced to them to improve upon their economic lives.

Regardless of Government and Non-Governmental interventions, the problem of illiteracy and unsustainable income generating skills of learners still exists. This is because not much significant recognition is placed on the importance of the NFE programmes as a factor for improving literacy skills and income generating activities of learners simultaneously, by way of stimulating economic improvement in the country. It is against this background that the researcher sought to assess the Non-formal education programme as a factor for improving the income generating activities of beneficiaries in the Ashanti Bekwai Municipality of Ghana.

1.3 Research Questions

1.3.1 Main Research Question

How does the use of Non-Formal Education Programme affect income generating activities of beneficiaries in the Bekwai Municipality of Ghana?

1.3.2 Sub- Research Questions

1. What literacy skills (English Language) have beneficiaries of the Non-Formal Education programme been equipped with to enhance their income generating activities?



2. What type of income generation activities have beneficiaries of the Non-Formal Education Programme been engaged in since completing the programme?
3. How has Non-Formal Education Programme improved the income generating activities of beneficiaries?
4. What challenges have beneficiaries of Non-Formal Education Programme encountered in their attempt to utilize income generating activities?

1.4 Research Objectives

1.4.1 Main Research Objective

To examine how the use of Non-Formal Education Programme affects income generating activities of beneficiaries in the Bekwai Municipality of Ghana.

1.4.2 Sub- Research Objectives

1. To find out the literacy skills (English Language) beneficiaries of Non-Formal Education Programme have been equipped with to enhance their income generating activities.
2. To ascertain the type of income generation activities beneficiaries of Non-Formal Education Programme have been engaged in since completing the programme.
3. To examine how Non-Formal Education Programme has improved the income generating activities of beneficiaries.
4. To assess the challenges beneficiaries of Non-Formal Education Programme encountered in their attempt to utilize income generating activities.



1.5 Significance of the Study

Activities of Non Formal Education (NFE) are dwindling in the Bekwai Municipality of Ashanti Region in Ghana. However, their contribution to development cannot be underscored. There is therefore a need to study NFE operations in the Bekwai Municipality of Ashanti Region to unearth its potential in improving income generating activities, its challenges and how it can be improved. The study is significant because it is the first of its kind in the Bekwai Municipality of Ashanti Region. The study will therefore contribute to the body of knowledge relating to beneficiaries of the NFEP engaged in Income Generating Activities in the Bekwai Municipality of Ashanti Region in particular, and NFEP in Ghana generally. Understanding the perspectives of the beneficiaries of the NFEP engaged in income generating activities would also contribute to the process of making changes for improving its provision. The research will therefore, unveil whether NFEP has the potential of improving income generating activities.

The study is also likely to provide valuable information to the Non-Formal Education Division (NFED) of the Ministry of Education at the National, Regional, Municipality and District levels, of the impact of the Non-formal education programme and income generating activities on beneficiaries in the Bekwai Municipality. The study will thus assist the NFED who are the implementers of NFEP in rethinking and restructuring their existing policy and practices for an effective running of such programme.

The study will also help identify the constraints that are experienced by beneficiaries of the programme in an attempt to utilize livelihood skills for personal development, and suggestions for the improvement of their income generating activities. The study





will also provide sound information which can help to improve the livelihood of the target groups.

1.6 Study Areas

Bekwai Municipal is located in the southern part of Ashanti Region. The boundaries of the Municipality are shared to the North with Bosomtwe District, to the South with Adansi North District, to the East with Bosome-Freho District and to the West with Amansie Central District and Amansie West District. The Bekwai Municipality lies within latitude $6^{\circ} 00' N$ and $6^{\circ}30' N$ and Longitudes $1^{\circ} 00' W$ and $1^{\circ}35' W$. It covers a total land area of 535.2 square kilometers representing 2.2 percent of the total land area of the region (Ashanti), with a population density of 220.5 people per square kilometer. This implies that there are approximately 221 persons inhabiting every square kilometer in the Municipality given the population of 118,024 (PHC 2010).

The Municipality lies within the forest dissected plateau physiographic region. The soils in the Municipality supports production of tree cash-crops such as oil-palm, cocoa and the cultivation of tubers, cereals and other food crops. The population of Bekwai Municipal, according to the 2010 Population and Housing Census, is 118, 024. Males constitute 47.1 percent and females represent 52.9 percent. It has 82.4 percent of her population in the rural area. The population of the Municipality is youthful (40.9%) depicting a broad base population pyramid which tapers off with a small number of elderly persons (6.5%). (PHC 2010).

Literacy is the ability to read and write in any language with understanding. It is an indicator of the extent to which societal knowledge can be transmitted from generation to generation in written form. Literacy is therefore important for the development of the individual and society at large. Eighty (80) percent of persons 11



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years and older in the Municipality are literate in one language or the other. Among the sexes, a higher proportion (87.6%) of the male population is literate compare to the female (73.6%) (PHC, 2010). The PHC (2010) shows that, 7 out of every 10 persons (70.1%) 11 years and older are literate in English and Ghanaian language 8.7 are literate in English only and 19.5 percent are literate in Ghanaian language only. Those literate in English and French are 0.2 percent while 0.7 percent is literate in English, French and Ghanaian language. Majority (75.7%) of the male population are literate in English and Ghanaian language compare to the females (66.2%). Further, 0.8 percent of the male population is literate in English, French and Ghanaian language compare to 0.5 percent of the female. The Municipality has homogenous socio-cultural identity with Akans dominating (89%). Other tribes in the Municipality are Ewes, Guans, Mande, Gurma, Grusi and Mole Dagbani who are living together peacefully and harmoniously. The percentage of the general population considered Christians in the Municipality is high (85%). Other religious groups are the Muslims and the Traditionalist. There exist very high religious tolerance in the Municipality and this can be harnessed to promote development in the Municipality. It covers seven paramountcies, which are Bekwai, Essumeja, Kokofu, Denyase, Amoafu, Adankranja and Asamang. There are five operational adult literacy classes (Essumenja, Bekwai-Zongo, Kwamang, Awianakwanta, Ofoase -Kokoben) in the Ashanti Bekwai Municipality, (PHC 2010).

1.7 Limitations of the study

The researcher needed to balance his studies with his full time employment, so the researcher could not undertake an extensive and exhaustive research limiting the researcher to only three adult literacy learning communities in the Municipality. The researcher is also a self-sponsored student relying on savings from his income to

progress his studies, and therefore there was a limitation on financial resources, which made the researcher unable to travel to the headquarters of the NFED in Accra to elicit information for the study. It was also observed during the study that most of the respondents did not keep proper accounts of their engagement in NFEP and IGAs. Most respondents therefore, relied on memory to answer questions during the survey and such answers may either be exaggerated or understated.

1.8 Structure of the Study

The study consists of five chapters. The first chapter discusses the background, statement of the problem, research questions, and objectives, significance of the study, the study area and limitations of study. The second chapter contains review of the literature and theoretical background. The third chapter is about the research methodology which was employed to gather data. Chapter four contains data presentation, analysis, findings and discussions, and finally chapter five contains summary, conclusion and recommendations of the study.



LITERATURE REVIEW AND THEORETICAL FRAMEWORK

2.1 Introduction

This chapter discusses the theoretical and conceptual framework associated with Non-formal education programme and income generating activities. And to review concepts of Non-formal education, Non-formal education programme, income generating programmes, income generating activities, literacy, functional literacy as well as the literature relevant to the research questions posed for the study.

2.2 Conceptual Definitions

Below are the Conceptual definitions of some words and terms that may have more than one meaning.

Income Generating Activities: Income generating activities refer to activities aimed at encouraging participant to get additional income to supplement what is gotten from their main occupations.

Literacy: Is the ability to make meaning from the written word.

Functional Literacy: Functional literacy is that type of literacy not only restricted to reading, writing and numeracy, but also contributes to the preparation of the individual for social, civic and economic roles.

Non-Formal Education Programme: Is an organised systematic educational activity which provides selective type of learning to particular groups of learners (both adults and children) outside the framework of the formal school system. It covers programmes that impart adult literacy, basic education for out of school children, life skills, work skills, and general culture.



2.3 The Theoretical Framework

The background 'to the provision of income generating activities with literacy groups lies in the concept of functional literacy, as a component of Non-formal education programme. And the background to the rise of the concept of functional literacy is UNESCO's view that literacy must be useful' (Rogers, 1994:40). Functional literacy theory insists that literacy be closely related to the productive activities / (IGAs) of the learners. It is meant to make individuals function effectively within their community and environment. The principle effect of functional literacy is to provide learners with an additional means of utilizing the environmental resources for an effective livelihood. In this way, functional literacy programme contributes to the improvement of individuals and their communities by providing necessary skills for development and stimulating demand for vocational and technical information to individuals, by creating a new channel for disseminating knowledge and strengthening economic activities (Okello, 1987).

This study is informed by theories on Freirean Literacy and Critical Cultural views of literacy. Freire view literacy as a means of critical consciousness for the oppressed and/or marginalized groups (Findsen, 1998). Mezirow (1996) on the other hand, conceptualizes literacy as the ability to make meaning from the written word. Mezirow (1996) idea of literacy rests within the critical cultural or social practice view. Given the above explanation, the concept of Freirean literacy and Critical cultural views of literacy is relevant to this study, since literacy skills acquired by learners equip them in enhancing their income generating activities. The premise is that going through literacy programmes is interwoven with productive activities. Literacy theory insists that literacy be closely related to the productive activities / (IGAs) of the learners who are marginalized and oppressed. The connections of





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literacy and productive activities such as income generating activities, sale of products and linking beneficiaries to markets are inseparable. It is argued that one cannot enhance one's IGAs/ livelihood activities without understanding the concept of literacy skills.

2.3.1 Freirean Literacy Theory

An important contributor to the development of adult literacy theory was Paulo Freire. Freire's work was based on the view of literacy as a means of critical consciousness for the oppressed and/or marginalized groups (Findsen, 1998). This critical consciousness aimed to be followed by collective social action which aimed to overcome oppressive structures or discourses (Findsen, 1998). Freire's literacy programmes taught people to read and write, and at the same time to become aware of their internalized cultural oppression including income generating activities. This was done through the selection of literacy subjects, pertinent to the people and related to their existential issues. There was therefore a political intention, conscientisation being the hidden agenda of literacy.

Freire's theory however, works on developing a collective conscience or collective transformative learning which is then expected to develop into collective social action termed 'conscientisation' (Findsen, 1998). Findsen (1998) outlines a typical way in which Freire would approach intervening in a setting. As opposed the analogy of 'banking education' where information is 'banked' into a person's mind with no critical appraisal of the information, to be withdrawn and made use of at a later date, Freire emphasized a problem-posing approach, which meant that every situation needed to be assessed, before solutions and processes were discussed. Freire's pedagogical model takes people from a situation of magical consciousness where they

are not able to analyze their situation (they are ‘voiceless’) to a stage of ‘naïve consciousness’ (recognize their oppressors but are afraid of them), to ‘critical consciousness’. This is the stage where people envision the possibility of acting upon the situation and ultimately take concrete steps towards such action.

According to Freire, there are however, ‘four distinct steps in leading a group of people from naïve consciousness to critical consciousness. In the first step, there is an investigation of the thematic universe. At this stage, the external researcher investigates the language and the culture of the people, in order to understand their cultural universe. The second stage is the identification of the generative themes. At this stage the thematic universe is structured collectively by the people, distinguishing between the root causes and the symptoms, which are simply the expression of the root cause. The codification of generative themes is the third step. Particular root causes are selected and translated into meaningful themes. For each of these so- called generative themes a collection of relevant expression or sentences are developed. This is done through role play, drawing posters theaters and other activities. The dialogue within the cultural circles is the final stage, yet the most important step of Freire’s liberation pedagogy’ (Matthias and Manuel Asun, 2001:85).



Freire, also saw the role of the teacher as an interventionist (Cavalier, 2002). Freire advocated a relationship between teacher and learner where both were on an equal footing and mutual respect abounded (Cavalier, 2002). The relationship between teacher and learner was to be one of trust with dialogue that took place on a horizontal plan as opposed to a top-down process (Cavalier, 2002). Freire states that ‘no-one liberates himself by his own efforts alone, neither is he liberated by others’ (Cavalier 2002: .264). Freire also claims that if the intervention of the adult educator does not lead to liberation and enhanced autonomy of the learner, then it is not liberating



education (Cavalier, 2002). www.udsspace.uds.edu.gh Freire believed strongly like so many other adult educators of his day that learning cannot be achieved by the transfer of knowledge from one person to another. To those who argue that it is not necessary for anyone to 'reinvent the wheel', the followers of the Freirean approach would reply that everyone needs to reinvent the wheel for themselves if they are really to learn and to use the wheel. Learning is not coming to know what others know through the passive receipt of what others may deign to give you. Rather real learning is coming to know what is true for yourself through an active process of search, reflection, thought and testing out until the results of this process have become fully a part of your own life. Learning is a process of engaging continuously with the world through 'dialogue' (interaction) and what Freire calls praxis (action designed to change your own bit of the world). What is more, those who follow Freirean approaches to literacy point out that, adult's even illiterate adults are constantly learning. Learning is not confined to the young but is a natural process for all people throughout the whole of their lives. Nor is learning confined to schools or adult classes; it goes on in all kinds of environments and in all the different processes of daily living (Chlebowska, 1990).

Freire has frequently argued that literacy programmes can never be neutral; indeed that no form of education can be neutral. But in one sense, even Freirean approaches to literacy teaching are neutral. For as Freire himself insists, such literacy instruction, like all education, can be either domesticating or liberating, for which is the purpose of education. It is the person who helps others to learn who is never neutral (Chlebowska, 1990). Nevertheless, the Freirean approach marks a major step forward in our understanding and practice of literacy. The process of learning to read and write is no longer seen as a simple sequential process. Words are chosen because they lie within the experience of the participants, not because they are simple. Indeed



some would be classified by the school based critics as too difficult for the student learners. If there is a sequence in the process of adults learning to read and to write, it is rather a movement from the concrete to the abstract, from the immediate experience to the more generalised, which is a more natural learning process for adults (Chlebowska,1992).

2.3.2 The Critical Cultural views of literacy

Mezirow (1996) conceptualizes literacy as the ability to make meaning from the written word. His idea of literacy rests within the critical cultural or social practice view. He states that making meaning from texts involves transformative practices, where prior understandings and internalized discourses are critically appraised in response to new knowledge or understandings. It is argued by Mezirow (1996) that literacy defined as performance on tasks or competencies is insufficient, and curricula in adult literacy education must emphasize critical reflection on assumptions and discourses so as the learner can make meaning from the teaching. Problem solving, abstract thinking, the ability to generalize, and critical reflection on actions have often been viewed as a higher-order skill in the psychological literature.(Mezirow, 1996).These higher-order skills are seen to be achieved only when a fundamental skill and knowledge base has been laid. Mezirow (1996) further argues that literacy as a meaning making process is integral within the transformative learning processes necessary to attain this higher level of functioning. Mezirow (1996) claims that transformative learning involves the integration of three dimensions of understanding:

1. Literal understanding where the learner locates information in the text.
2. Interpretative understanding where a more detailed analysis of the text takes place allowing for inferences to be drawn. Here, recognition is also given to

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how the information obtained relates to other texts or other similar thoughts /problems the learner may have come across.

3. Evaluative learning which involves self-reflection and a focus on the relevance of the texts to the learners' own life-world. Reflection can occur in two ways: objective or subjective. Objective transformative learning allows for a critical reflection of the text or the problem itself. Subjective transformative learning allows for critical reflection on the learner's own assumptions.

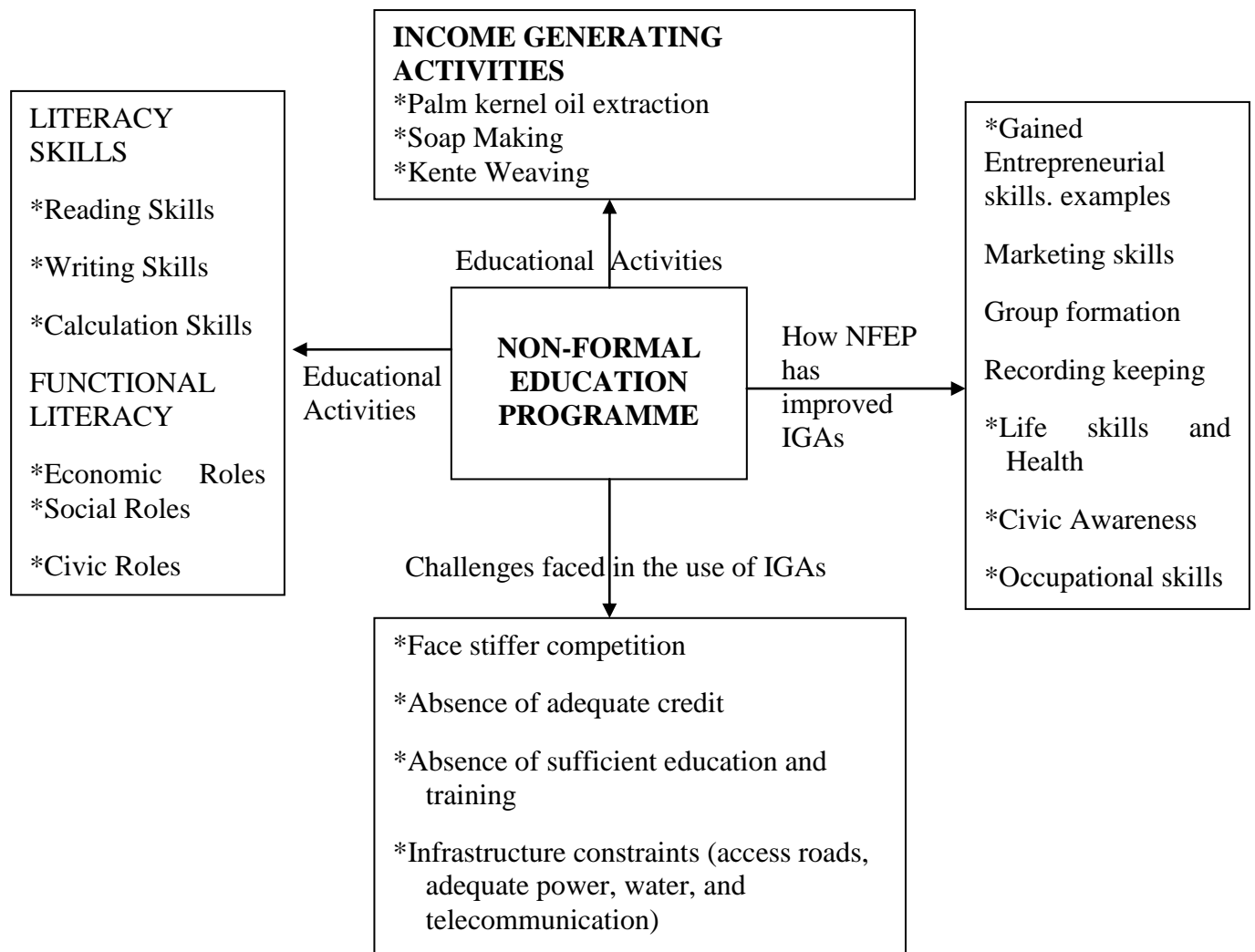
Mezirow (1996) maintains that all adult learners in literacy programmes should leave the programme with the ability to understand constructs well enough to make discriminating judgments about them. The participants need to be able to interpret, judge, solve problems, be self-directed, and learn how to learn in order to be a 'literate adult and a responsible citizen in our society' (Mezirow, 1996, p.6).

2.4 Conceptual Framework

The figure 2.1 is the diagrammatical representation of the conceptual framework showing the relationship among Non-formal education programme, literacy skills / functional literacy, income generating activities (IGAs), how Non-formal education programme has improved income generating activities and challenges beneficiaries of NFEP encountered in the application of IGAs.



Figure 2.1 Conceptual Framework



Source: Researcher's Construct 2017

The figure 2.1 above is a conceptual framework of the study in which Non-formal education programme is a factor for improving income generating activities. Non-formal education programme provides a second chance to dropouts and enables the under-privileged sections of society to acquire relevant knowledge and skills for a living (Koul, 2011). NFEP provides educational and income generating activity in literacy and functional literacy which are major issues under this study. Under the literacy and functional literacy components of NFEP, skills of reading, writing and calculation, as well as economic, social and civic roles are discussed with learners.



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These lessons are first discussed with learners, after which income generating activities (palm oil extraction, soap making, kente weaving, gari processing, etc) are later introduced to them. These educational activities that are discussed under the literacy/ functional literacy and income generating activities components of the NFEP simultaneously, equip learners with entrepreneurial skills, life skills, civic awareness and occupational skills, which improves their social and economic wellbeing. Despite these benefits acquired by beneficiaries, they encounter challenges with respect to the application of their IGAs. Some of the challenges include facing stiffer competition, absence of adequate credit facilities and infrastructure constraints (access roads, adequate power, water, and telecommunication).

Paulo Friere sees literacy as a process of conscientisation that involves reading the world rather than merely reading the word (Friere and Macedo 1987). Dorvlo (1992) posits that the classical definition of literacy, which is the ability to read, write and do some arithmetic, has long outlived its usefulness. He argues that the above definition was derived from the colonial mentality where indigenes were being trained to become literate in the colonial master's language to be able to serve as office clerks, messengers and storekeepers for the colonialists. This was closely linked especially to the policy of assimilation under colonialism. In the 21st century, literacy has grown beyond mere reading, writing and arithmetic. Recent definitions of literacy, he says, have widely included the functional aspect of the learner's life, which is composed of the learner's 'preparation for social, civic and economic roles.

Functional literacy is therefore meant to 'promote a holistic approach to the development of man as a whole person in the center, and not just an economic animal' (Dorvlo, 1992:116). Dorvlo's (1992) viewed literacy as that which encompasses all aspects of human life that makes man to be able to function effectively in his



everyday life. Therefore, www.udsspace.uds.edu.gh education pertaining to adult literacy programmes, in Freire's view is an exercise to improve economic conditions of learners and to eradicate negative societal conditions such as poverty, social exclusion, ignorance and political dictatorship.

According to Freire (1974), learning cannot be achieved by the transfer of knowledge from one person to another. Learning is not coming to know what others know through the passive receipt of what others may deign to give you (Banking Education). Rather real learning is coming to know what is true for oneself through an active process of search, reflection, thought and testing out until the results of this process have become fully a part of one's own life. This therefore shows that, learning is a process of engaging continuously with the world through 'dialogue' (interaction) and what Freire calls praxis (action designed to change one's own bit of the world) (Rogers, 1997). Freirean approach to literacy teaching therefore leads to what he calls 'conscientization' (that is, increased awareness of reality, making sense of reality) and then take to action to bring about changes in local reality and marks a major step forward in our understanding and practice of literacy (Rogers, 1997).

Freire's view challenges all three stages of the traditional view of literacy: First, it asserts that those who cannot read and write can engage in development activities and can also engage directly with literacy situations by using their own strategies. Secondly, it denies that literacy is a set of independent technical skills which once learned can be applied to all literacy situations (Rogers, 1997). And lastly, it also denies that those who are literate have experienced any profound change in their life or their attitudes, they may be literate but they may still be poor (Rogers, 1997).



Indeed, it may be argued www.udsspace.uds.edu.gh that there is not one single blanket category of ‘illiterates’ but rather many different people with varying competences and varying experiences of dealing with different life situations (Rogers, 1997).

From the conceptual framework, Non- Formal Education Programme with functional literacy programme as one of its components, do not only targets adults who have never been part of a formal education system, or have left it at an early level, but prepares them for social, civic and economic roles that go beyond the limits of rudimentary literacy training consisting merely in the teaching of reading and writing and also promote the IGAs of learners.

2.5 Non-Formal Education

According to Spronk (1999), non-formal education is any skill that one acquires while one is growing. Farrant (2002) also defines NFE as any organised learning activity outside the structure of the formal education system that is consciously aimed at meeting specific learning needs of particular groups of children, youths or adults in a community. It includes various kinds of educational activity such as agricultural extension, skills training, health and family planning, educational work among the youth and women and functional literacy. Addison (2009) adds that non-formal education takes many forms like adult education, continuing education, on-the- job training, accelerated training, farmer or work training, functional literacy, extension services and second-chance schools.

UNESCO (2006) defines Non Formal education as “any organised and sustained activity that does not correspond exactly to the definition of formal education. Non Formal education may therefore take place both within and outside educational institutions and cater for persons of all ages. Depending on the country contexts, it



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may cover educational programmes to impart adult literacy, basic education for out of school children, life skills, work skills, and general culture. NFE programmes do not necessarily follow the 'ladder' system (Formal Education), and may have differing durations and may or may not confer certification of the learning achieved.

Non-formal education like any other organised systematic educational activity provides selective type of learning to particular groups of learners (both adults as well as children) outside the framework of the formal school system. It is a flexible and organised learning activity which takes place at the learners place, pace and time. It is also need-oriented and interest based. It provides a second chance to dropouts and enables the under-privileged sections of society to acquire relevant knowledge and skills (Koul, 2011). The word 'organised' appearing in the definitions connote that NFE is planned in a pattern of sequence with established aim, a curriculum and specific outcome. Thus, it is structured and systematic. At the same time, these definitions strongly point out the fact that NFE is not standard in its delivery or facilitation methods, approaches and techniques. Thus it embraced programmes designed both for broad national goals and individual learner's development objectives as well as academic ones. The emphasis of all definitions is on non-conventional delivery or facilitation methods, approaches and techniques.

Thus, drawing knowledge from the above definitions, NFE can be operationally defined by the researcher as an organised, structured or systematic learning activity that provides tailored- type of learning to a specific group(s) of people for a defined objective, at low cost in terms of both tangible and in- tangible resources. By nature and process it is supposed to be learner-centered and provides learning by objective. NFE programmes are generally associated with low literacy levels and low technical competence. In fact, these are considered to be the factors that distinguish NFE

programmes with relatively flexible institutional arrangements from formal education programme offered through schools and colleges (UNESCO, 2003).

This type of education reviewed is relevant to the study, because it will help the researcher to know how to explore this type of educational pursuit to enhance the income generating activities of beneficiaries.

2.6 Non Formal Education Programme

2.6.1 Non Formal Education Programme in Ghana

The present Non Formal Education Division (NFED) of the Ministry of Education (M.O.E) with Adult literacy initiatives has a long history in Ghana dating from our colonial masters. Local language and adult literacy work in Ghana (then the Gold Coast) was introduced in the early eighteenth century by the Dutch Reformed Church. Later in the nineteenth century, other missionary societies also started literacy work. After the Second World War, in 1948, the British Colonial Government officially adopted literacy as a component of the national education system (Amedzro 2004). In year 1948 however, the colonial administration embarked on experimental adult education programme in four (4) regions, namely: Ashanti, Volta, Western and Central.

In 1951 Mass Literacy and Mass Education was introduced by the Department of Social Welfare and Community Development as the implementation agency. By 1954, the adult literacy programme spread to all parts of the country using eleven (11) local languages i.e. Akuapim Twi, Asante Twi, Dagaare, Dagbani, Dangare, Ewe, Fante, Ga, Gonja, Kasem and Nzema. After short break of delivery of mass education due to economic decline which started in 1967 with successive government cutting back on financing the programme ,as well as the assertion by Amedzro (2004), CIA





(2004) and World Bank (1992), that no conscious efforts were made to relate literacy to the occupational or civic needs of the participants.

Amedzro (2004), also attributes the reasons for the program's decline to politicisation and change of government, large class sizes and ineffective teaching methodologies, learning materials that did not reflect the interests of learners, and learner's disappointment with the ineffectiveness of certificates for job hunting. It was until 1987 when the government of the erstwhile Provisional National Defence Council (P.N.D.C) fully re-vitalised adult literacy programme by restabilising the Non –formal Education Division of the Ministry of Education. It was the latest attempt at eradicating illiteracy among approximately 6 million adult learners. That was the time when the New Education Reform Programme was launched by the then government with the view of utilising all human resource of both literate and illiterates for national development. The Non-Formal Education Division (NFED) was charged with the responsibility of improving the quality of life of the poorest Ghanaian especially those in the rural areas This is done through the provision of basic literacy and numeracy skills to facilitate the acquisition of new knowledge and the development of positive attitude toward the environment as well as being responsible for implementing, monitoring, directing and co-ordinating all Non-Formal Education related programmes in the country (M.O.E. 1992). Having established the NFED, a Functional Literacy Programme (FLP) was launched to fill the gap created by years of neglect of the Non Formal Education sector. The major task, which saddled the young Division, was the mobilisation of public support and funding for the National Literacy Programme.

Between 1989 and 1991, the Division successfully piloted the FLP in Winneba/Apam in Central Region and Tono/Vea in Upper East Region with financial support from



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the British Overseas Development Agency. According to NFED (1999), as at 1984, there were 5.6 million adult illiterates and 2.5 million school dropouts in the country. Thus, more than 70 percent of the adult population in Ghana was illiterates. Illiteracy rates were much higher in Northern part of the country than the South, and much higher among women than men. The Non-Formal Education Division received support from the ODA, UNFPA, UNICEF, Switzerland, Norway, Japan and WHO. The first phase of the programme was funded by Government of Ghana, IDA, Norwegian and UNICEF which commenced in July 1992 and ended in December 1997. The programme managed to provide basic literacy skills and functional knowledge in 15 local languages to nearly 1.2million people in the phase one nationwide (NFED 1999).

Owusu-Mensah (2007), also restated that the establishment of Non-Formal Education Division (NFED) under the Ministry of Education (M.O.E) was to deliver non-formal education programme in Ghana, and was therefore task of exterminating illiteracy in Ghana by the year 2015. Aryeetey and Kwakye (,2005:5) on the other hand says ‘Eradication of illiteracy in Ghana has a strategy for sustainable development through empowering people to develop themselves, participate in the process of development and enjoy the benefits thereof’. This step was Ghana’s reaction to the directive which was given at the twenty second session of the General Conference of UNESCO, for the eradication of illiteracy in Africa (Essuman, 2004). The main objective of the NFED was to ‘make the poorest Ghanaians especially those living in the rural communities functionally literate with emphasis on women’ (NFED 1999 cited in Blunch and Portner, 2004:37). According to Owusu Mensah (2007), Non-formal education in Ghana had no specific legal framework, however he argued that the provision of non-formal basic education in Ghana has been influenced partially by the



1992 Constitution of the www.udsspace.uds.edu.gh Republic of Ghana which gives impetus to the running of education as basic right for all Ghanaians. Specifically, Article 38 sub-section 2 of the 1992 Constitution states inter alia: ‘The Government shall within two years after parliaments first meets after coming into force of this constitution draw up a programme for the implementation within the following ten years for the provision of a free, compulsory universal basic education.’

While the above constitutional provision does not refer to precisely to non-formal education, it recognises the need for all Ghanaians to have basic education regardless of the age, as it does not specify any age limit.

2.6.2 How Non-Formal Education Programme is conceptualised in Ghana

The public activities of the division labeled as non-formal education gave the impression that non-formal education is meant to be solely literacy and numeracy. Nonetheless, the curriculum of its programmes covers topics from all development sectors (Essuman, 2004). There are various aspects of non-formal education programme in almost every development programme in the country. For instance, programmes such in agricultural extension education, health and nutrition education, family planning and reproductive health education, civic education, environmental education, literacy skill acquisition, gender and legal rights, and other community development activities. Among these the commonest and most widely known programme, bearing the name non-formal education, is the National Functional Literacy Programme (NFLP), of the Ministry of Education (Owusu-Mensah, 2007).

The misconception of NFE has been synonymous with literacy/numeracy has been as a result of the wide publicity given to literacy programmes in the mass media. For example, most of the time, illiterate adults in rural areas are telecast on the nation’s



www.udsspace.uds.edu.gh television attending literacy classes and attempting to read and write their names and also work with numbers. Though this created the awareness that there was high adult illiteracy in the country, particularly in rural areas, it was widely seen as being waste of resources on illiterate adults, when formal schooling for children lacks resources (Owusu-Mensah, 2007).

2.6.3 Strategies and Approaches used for Non-Formal Education Programme in Ghana

Ghana's functional literacy programme adopts the two strategies used in adult Literacy programme as described by Oxenham (2004). The first as "literacy second" which is livelihood led and the second as "literacy first" which is literacy led. In the former, the organisations engaged in variety of activities and realized that some members of their target were constrained by lack of literacy skills and therefore start literacy classes for them. In the latter, the organisations start literacy programme first with the premise that new literates, once they have gained functional knowledge and skills can then use them in their everyday lives including starting development projects. According to Duke (2004), livelihood-led or literacy second strategy programme stand a stronger chance of success than the literacy-led. They argue that most of the learners are poor and they need economic skills which should be concurrent with literacy.

2.7 Rate of Literacy in Ghana

Ghana Statistical Service (GSS, 2012), defines literacy as ability to read and write in any language. In 2000, 42.6% of people in Ghana were illiterate this reduced to 28.5% resulting in an increase in literacy rate from 57.4% in 2000 to 71.5% in 2010 (GSS, 2005, 2012). With respect to literacy in Ghanaian language, in 2000, 2.5% were



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literate in a Ghanaian language and this reduced to 0.7% in 2010. For those literate in English and Ghanaian language, in 2000 they constituted 31.8% and this rose to 41.5% in 2010. From the national level, the evidence suggests that the literacy levels are on the rise. This could be attributed to the functional literacy programs operated by NFED, Action Aid Ghana (AAG), School for Life (SfL), Ghana Institute of Linguistics, Literacy and Bible Translation in Ghana (GILLBT) and World Vision Ghana (WVG).

2.8 Income Generating Programmes

Non-Formal Education Division (NFED) was charged with the responsibility of implementing, monitoring, directing and coordinating all Non-Formal Education related programmes in the country (M.O.E. 1992). Income generating programmes (IGPs) are provided within the Non-formal education programme. These programmes are vocational continuing educational programmes which help participants acquire or upgrade their vocational skills, which enable them to conduct income generating activities. Programmes are directed mainly towards those people who are currently not self-sufficient in a modern world, and in particular towards those at or below the poverty line (UNESCO, 1993). According (UNESCO, 1993) there are three ways income can be generated, which are income generated by self-employment, income generated by working for others and by adding income to personal resources through investment.

2.8.1 Purpose of Income Generating Programmes

According to (UNESCO, 1993), the main purposes of any IGPs are the promotion of a better quality of life for all citizens, upgrading work ethics so that people become useful and productive members of society, alleviate poverty and contribute to the



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development of human resources. These IGPs can be achieved in the following ways:

Firstly by empowering people to identify their economic needs and explore ways and means of fulfilling those needs; developing self-confidence and ability to undertake income generating activities through appropriate and adequate training and motivation; also providing opportunities for continuous upgrading of vocational knowledge and skills for gainful employment and finally developing a team spirit for working together for sustainable social and economic growth (UNESCO, 1993). The IGPs content needed to be selected from among the following to meet the specific needs of the diverse target groups, ranges from providing basic literacy to establishing the participants in gainful employment (UNESCO 1993).

According to NFLP (1999), literacy programme of the NFED has a multi-purpose curriculum. The basic goal is to equip participants with basic reading and writing skills and also make calculations woven into a number of activities, which are meant to enable the youths and adults function effectively in their communities and the society at large. These activities fall into three groups which are (1) social and health issues (2) income-generation/occupational activities and (3) civic awareness.

With respect to UNESCO's (1993) assertion, the major components of any training programme are functional literacy; which comprises basic literacy, numeracy and social awareness with emphasis on health, nutrition, hygiene, sanitation, safety, first aid, ecosystems, community, technology and basic science in the context of the life of rural people, their problems and opportunities; secondly is the occupational theory which covers input requirements, processes, products and related science, technology and mathematics. Entrepreneurial skill which is another component of any training programme / IGPs comprise book keeping, accounting, marketing, problem solving, risk taking and communication skills. There is also the follow-up technical and



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support services, which includes rural enterprise projects, credit facilities, and co-operatives/group formation for sharing costly inputs, and finally the basic occupational skills, focusing on increasing capacity and skill to carry out income generating activities effectively. These occupational skills empower participants to undertake income generating activities with increased productivity and quality control, by the use of modern tools and practices at proficiency level (UNESCO, 1993).

2.9 Literacy Skills and Income Generating Activities

Economic empowerment of the participants in NFE programme is an effective strategy for poverty reduction. According to (Lind, 2008), literacy is mostly regarded as, a 'set of tangible skills' related to the ability to read, write and calculate in a meaningful way. A literacy and numeracy skill is the first step to guide the illiterate poor to make meaning of written documents. According to UNESCO (2006), functional literacy involves not only reading and writing, but also the acquisition of the skills necessary for effective and productive performance within society. This is strengthened by World Bank studies which confirm that what poor people learn from literacy programmes does help them to raise their income and move out of poverty (Oxenham, 2004). Acquisition of basic literacy with income generating activity, life skills and civic awareness, the illiterate poor would be strong physically, socially, economically, and politically to meet challenges that confront him/her (Lind, 2008).

Some studies have questioned some of the basic assumptions about adult literacy programs. For example, Foster (1975) has reported that adults in rural areas do not look at reading and writing as desirable and that the desire for literacy comes late in the development of a peasant society. He argues that acquiring literacy skills is



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demanding and that one cannot acquire them over night and, when acquired, most peasants do not see their use. Studies have it that Kakoba women in Uganda first aimed to develop income generating activities and only later found it necessary to learn literacy skills to support their economic activities. This is supportive of Gray (1990) findings that one way of enhancing women economic activities is to enable them to acquire literacy skills. Blauge (1966) also suggested that a functional literacy campaign should bring illiterates to the level where they can make use of vocational and technical training in whatever field they are engaged. Alkinpelu (1975) emphasized the need for literacy skills so as to enable rural women to gain the necessary skills needed to improve their work.

A study in Nyanza Province in Kenya, by Wanyande (1987) also found that a group of rural women achieved a higher economic independence and became more self-reliant without acquiring literacy. He argues that the main effort should be directed to those activities which are the most directly related to individual and collective needs, that is, those most closely tied in with the objective of development. According to Wanyande (1987), rural women do not need literacy skills in order to carry out economic activities. What they need is a safe environment in which they can carry out their economic activities. On the other hand, Barrows (1990) attributes rural women's poverty to their illiteracy: 'To make women self-sustaining they have to be taught skills. Even the simplest skills require an understanding of something that needs to be done or added up. That is why many women want to become literate when they find that in order to achieve financial and economic independence they need skills. Literacy then becomes a means of learning skills related to the work they are doing' (Barrows, 1990: 10).



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Barrows (1990) sees literacy as an instrument that can liberate rural women from poverty and ignorance. She argues that literacy empowers women to learn how they can improve their own lives and those of their families. It helps women to overcome their sense of powerlessness and gives them determination to overcome their hostile society that acts to hinder their development. Hamadache and Martin (1986) argued that literacy alone is not an end in itself, but a way that leads to community development. They argued that income generating activities should be a major component of functional literacy programs. In the World Bank's project appraisal document on Ghana's NFLP, the World Bank argues that someone who has become functionally literate should be able to engage in activities that require literacy for effective functioning of the group she/he belongs to, and also be able to apply the reading, writing and calculation skills for his/her personal development and that of his/her community (World Bank Document, 1999).

Fal (2004) however observes that there is lack of real application of acquired skills and knowledge in the daily life activities of the beneficiaries. In essence, there exists a very small degree of relationship between literacy and improvement in living conditions, and this has resulted in very many cases of relapse into illiteracy, even after having acquired a considerable level of literacy. On the contrary, Thompson (1981) argued that instruction in literacy should be given only when development activities and available literature have created a demand for functional literacy, and a very favorable environment for its application. Similarity to a study done in Ghana by Ruzika (1985) found out that rural women did not pay attention to literacy programs which just aimed at eradication of illiteracy. These women were more interested in acquiring skills that would lead them to improve their living conditions. Chlebowska (1990) further argued that literacy training will be more accepted by rural women if it



helps them to ‘improve [their living standards in their homes](http://www.udsspace.uds.edu.gh), that is, health and nutrition, increase in productivity and earnings’ hence assuring better conditions for their families (Chlebowska 1990:55). In Kenya, Mwangi,(2001) asserted that as early as 1969, literacy instructors were expected to assist their classes set up income generating projects and to request for technical officers to help deepen knowledge, understanding, and skills.

2.10 Income Generating Activities

Income-generating activities do not involve much systematic training, in ways that courses of vocational and technical education would. Instead, a learning group usually seems to undertake an activity that is common, well known and established in the locality and for which little additional instruction is given (UNIDO, 2002). van Niekerk and van Niekerk (2009) on the other hand says; Income generating activities refer to activities focused on creating opportunities for communities to productively use locally available resources to develop less state dependent, more self-reliant households and communities able to care for themselves.

The M.O.E (1992) also stated that income generating activity (IGA) was supposed to act as a catalyst that sustained attendance and interest of learners in literacy classes. According to the NFED strategy, all literacy classes are encouraged to undertake income-generating activities as soon as they are established. These activities focus on economic productivity, using locally available resources to the benefit of the entire community. Apart from creating employment, these activities are important in their contribution to food security and raising household income through selling of products (Minde, 1988; UDEC, 2002). The income generated from these operations

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may be small, but it plays a significant role in buying clothing for babies and children, paying for school fees and health care (IFAD, 2006).

Income Generating Activities (IGAs) generates small incomes to supplement main livelihoods. The Non-Formal Education Division of the Ministry of Education has therefore suggested some of the IGAs that could be discussed at the literacy classes. They are; poultry, gari processing, soap making, edible oil extraction, food processing, animal husbandry, fish processing, pots making, fish farming, mushrooms farming and beads making (M.O.E,1992). Income-generation programmes provide the best possibility for building literacy programmes on a 'literacy comes second' model, but this opportunity does not seem to have been taken advantage of. Income generating activities of the Non-formal education programme can be divided into two broad categories: agricultural and non-agricultural activities. Homestead vegetables cultivation, crop production, post-harvest activities in agriculture farming, poultry rearing, management of livestock, fisheries, bee keeping, sericulture, etc., are the most important agricultural activities. The non-agriculture activities are soap making, beads making, pots making, edible oil extraction, kente weaving, gari processing etc.

2.10.1 Characteristics of IGAs

According to IFAD (1991), IGAs are generally targeted at a group of beneficiaries that have no prior involvement in the cash economy. Six main steps have been suggested in setting up an income generation activity programmes (IFAD, 1991) .The first step is that, the participants must ask themselves how to obtain income from an activity, identify the factors contributing to the success of their IGAs, and at the same time they must ask themselves if they are already involved in the activity. Secondly participants should find out whether the proposed activity has the required technical





skills and, if not, whether they can acquire them rapidly. The necessity of a minimum of professionalism is required to allow a minimum profitability of the activity (good quality and competitive goods should be produced). In addition to being technically feasible, the IGAs should be profitable, that is to say they should produce income or a surplus (profit) and work without subsidies (sustainability). Identification of potential market and the risks involved is the next stage. After identifying of potential market, planning for marketing follows, where products should be of good quality and competitive, and finally, there should be steps to see the possibility of activities financing by the beneficiaries own funds and other sources of potential forms of credit (IFAD, 1991).

2.10.2 Organization's in Ghana in the Provision of Income-Generation Skills.

According to Blunch and Portner (2004), there are some organizations involved in the provision of income-generation skills/ activities in collaboration with NFED of the Ministry of Education, Ghana. The National Board for Small-Scale Industries (NBSSI), an organization that is responsible for providing support in the delivery of business development services, facilitated by Business Advisory Centers (BACs). (NBSSI) provides the following services to the Medium and Small Scale Enterprises (MSSE)s; provide credit, facilitating access to institutional credit, entrepreneurship training, provide technical support to Medium and Small Scale Enterprise associations, promote women's enterprise development, business counseling and extension services and facilitating conducive environment for business development.

World Vision Ghana, have farming and food preservation in its curriculum. Adventist Development Relief Agency (ADRA), is also responsible for the training of learners



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in the formation of co-operatives, simple accounting processes and entrepreneurship, and finally the Ghana Regional Appropriate Technology Industrial Service (GRATIS) Foundation, also provides training entrepreneurship for income-generating activities.

2.10.3 IGAs and Group Formation

To promote groups formation among beneficiaries engaged in IGAs, Nelson (1979) proposed the following steps: Basic information should be gathered in order to identify the living conditions of different socio-economic groups in the community. The first is the power structures (the leaders and potential leaders), and the existence of union members. Secondly, identify individuals who are interested in working together. Furthermore, there should be establishment of homogeneous groups, formed around income generating activities on a voluntary and democratic basis, where goals and expectations are discussed. The fourth stage is to discuss the set objectives with the group, which involves the work method (meetings schedules, role of the members and leadership etc). An effective management structure with representatives, leaders and committees should also be set up. Discussions of the benefits, the processes, problems and members' expectations and wishes associated with group income generating activities. Finally, there should be market study, the competition involved, resources needed; start-up capital, operating costs and the risks.

2.10.4 Relationships between Income Generating Activities and Literacy

The linkage between literacy and income generating activities represents a shift from the perception of literacy as an end in itself to the view of literacy as a means to development. The concept of learning and income generating activities can be operationalised through an integrated approach to meeting the basic needs of learners. In the context of the rights-based approach to development, literacy is a basic right



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and at the same time a means of fulfilling a basic need. The right to literacy implies exercise of duties and obligations not only by those who hold the right but also those whose duties it is to create opportunities to facilitate exercise of the right as well (Thompson, 1996).

Rogers (1997) posited that five potential framework relationships between the teaching of literacy and income-generation activities in adult literacy programme exist. The first framework is Literacy as a condition for training in income-generation activities. That is, training in income generation activities is the longer-term aim, but people are encouraged not to start training in income generation activities, until they have first mastered reading, writing, and calculating sufficiently to cope with the operating requirements of a livelihood, as well as with manuals and other literature. There is a connection and planned progression between the two, even if the literacy curriculum is independent of the income generating activities training. (An example is the Women in Enterprise Development) (Lim,1999). Ghana's National Functional Literacy programme operates with this framework.

Literacy followed by separate income-generation activities is the second framework. At this juncture, learning literacy is regarded as a self-standing and valuable aim in itself and is started first. Thereafter, training is offered in either livelihoods or some form of income-generating activity. There are no systematic connections between the two components (for example, income-generating and livelihood projects for individuals in Botswana (Legwaila, 1996, 1997)). The third framework is the Livelihood training or income-generation activities leading to literacy. In this sub-category, groups start out learning to develop a business, but come to recognize that their progress will be frustrated, unless they learn to calculate more comprehensively, record their incomes, outgoings, and read their records. The content of the literacy and



numeracy grows out of the livelihood and income generation (Nirantar, 1997). www.udsspace.uds.edu.gh

Livelihood and income-generation activities integrated with literacy which is the fourth framework, involves training in income generating activities and instruction in literacy and numeracy that begins simultaneously with the content of the literacy derived from or influenced by the income generating activities. An example is the Women Enterprise Programme in Nepal (Thomas and Shrestha, 2000). The fifth framework according Rogers, (1997) is the literacy and income-generation activities in parallel, but separated. Programme in this sub-category recognize the importance of both components, and start both simultaneously, but omit to develop any systematic connections between them.

According to Rogers (1997), the achievement in both incomes generation activities and literacy skills programmes are possible, if two conditions are satisfied: first, when the programme is well run with competent, reliable and adequately supported instructors, and secondly, the programme is well adapted to the interests and conditions of its participants. IFAD (2011) has also reiterated that income generating activities and literacy skills training in particular need to be tailored to the current socioeconomic demand of rural people, with special emphasis to the poor and disadvantaged.

2.11 Income Generating Activities Engaged in Non-Formal Education Programme

The National Functional Literacy Programme curriculum in Ghana is made up of two major sections. These are the core literacy lessons and income generation training. The literacy lessons cover the first half of the programme, as the IGAs cover the second. Therefore, income generating activities are introduced in the last year of the



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NFLP where the learners are trained to acquire income generation skills to help them increase their sources of income to support their lives. Several IGAs are taught in the class, but one is selected by the class and embarked upon as their group IGA. However, individual learners also take up any of the IGAs taught as his/her main occupation or additional source of income (NFLP, 1999). The world has deep poverty amidst plenty, based on the recognition that formal education programme has failed to become adequately responsive to the needs, particularly of the poorer and disadvantaged sections of people, non-formal education programme with IGAs as a component, has evolved in various form as a strategic intervention for improving living conditions (World Bank, 2000).

A great majority of people in many developing countries are living below the poverty line of less than US \$1.00 a day, as living in extreme poverty while those living on less than US\$2 to be among the poverty bracket (World Bank, 2004). In addition the economic conditions of some sections of society even in developed countries need to be improved. This calls for preparing the people with technical, vocational and entrepreneurial skills aimed at income generation in order to solve the problems associated with acute poverty (UNESCO, 1993). Income Generating Activities (agricultural and non –agricultural activities) are supported with Micro-credit schemes which serve as financial capital and support to the rural poor and disadvantaged folks to start and expand IGAs, as a popular means of improving living conditions(IFAD, 2011). Income Generating Activity (IGA) is supposed to act as a catalyst that sustains attendance and interest of learners in class. According to the NFED strategy, all literacy classes are encouraged to undertake income-generating activities as soon as they are established (M.O.E 1992) Income Generating Activities (IGA) generates small incomes to supplement main livelihoods. Furthermore IGA do not involve much



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systematic training, in way that courses of vocational and technical education would. Instead, a learning group usually seems to undertake an activity that is common, well known and established in the neighborhood and for which little additional instruction is given (UNIDO, 2004). The non –formal education has therefore suggested some of the IGA that could be discussed at the literacy classes. They are; poultry, gari processing, soap making , edible oil extraction, food processing, animal husbandry, fish processing, pots making fish farming, mushrooms farming, beads making(M.O.E 1992).

2.12 Non-Formal Education Programme as a tool to Improve Income Generating Activities

The major programme under the NFED of the Ministry of Education is the National Functional Literacy Programme (NFLP). A functional literacy is a method used to teach people how to read well enough to function in a complex society. It incorporates reading materials that relate directly to community development and to teaching applicable or useful life skills (Aaron, 1999). To achieve the desired goals of improved health, greater productivity, security, longer and better life, programmes on social and economic development must necessarily place a very high quality on education (Malik, Safdal and Ghazi, 2010; Benneh,2009). Unfortunately, education, or the absence of it has proved to be a herculean task for many, especially women vis-à-vis their social and economic status. Malik, Safdal and Ghazi, (2010) and Paulucci et al (1976) however submit that the power to make informed decisions that affect people's well-being is predicated on their access to information. And the access to information, they further argue is largely dependent on literacy.



Kwapong (2005) on the other hand, revealed that women's participation in Non-formal learning programme improved their income generating activities and enhanced their economic status. This was informed by the fact that these women acquired knowledge and skills required for improving and developing their task in all fields as well as facilitating their economic base. Banmekee (2003) and Pants (2005) also observed that each learning forum exposed women to new ideas which they are not aware of and which could improve their economic activities. In their separate studies, Blumberg, Rakowaski, Linker and Monteon (1995) & Zuofa (2008) also observed that participation in non-formal learning programmes exposed rural women to knowledge and skills which enhanced their competence to access and manage their own resources. In a similar view, Kwapong (2005) and Oladapo (2008) affirmed that non-formal learning increased rural women's income generating activities, improves their financial autonomy and enhanced their social status. The functional literacy programme of the NFED has a multi-purpose curriculum. The basic goal of equipping the participants with basic reading and writing skills and also make calculations woven into a number of activities which are meant to enable these youths and adults function effectively in their communities and the society at large. These activities are grouped under three main areas which are; life skills and health issues, income-generation activities/occupational skills and lastly civic awareness and citizenship education (NFED, 1999). These activities of the NFE programme would be discussed and bring out its relationship with an improved income generation activities.

Life skills and health issues activities are intended to help participants maintain personal and an environmental hygiene in order to have a healthy life (Blunch and Portner, 2004). The social / life and health issues covered under the NFE programme include: family planning, teenage pregnancy, environmental hygiene, immunization,



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AIDS, safe motherhood and child care, drug abuse, traditional medicine and safe drinking water among others. Adolescents and nursing mothers are the targets, where they learn to plan their families, avoid casual sex so as to avoid contracting AIDS, immunize their children and seek medical care from medical health personnel when they fall ill' (Blunch and Portner, 2004:46). Organizations like World Vision Ghana and Planned Parenthood Association of Ghana in collaboration with the Non-Formal Education Division of the Ministry of Education provide these activities.

It follows therefore that once learners are able to attain the goal of this module of NFEP, they would be able to improve their health conditions and then have the potential of improving their income generating activities, and hence alleviate poverty for a better living standards. When participants become healthy, they will be able to embark on their economic activities; their health care bills will go down and all things being equal improve their savings and also enhance economic development. According to the assertion of Fluitman (2002), there is a link between poverty alleviation and skills training, increased growth, productivity and innovation in particular, through Non-formal education, for the informal sector of the economy.

Life skills development and health issues improve quality of income generating activities and occupational safety as well as improves the health status of individuals, thereby increasing incomes and raising the standard of living of the poor and the disadvantaged. It also helps to develop social capital and strengthens knowledge about informal sector associations, rural organizations and governance. Sensitization on personal hygiene, sanitation, disease prevention and treatment, better nutrition, reproductive health and safe motherhood, plus HIV/AIDs education would improve the IGAs of beneficiaries. NFEP is also to equip participants with some occupational skills which will in help enhance their IGAs. The topics treated under income-



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generation/occupational skills include cocoa farming, maize cultivation, dry season farming, basket weaving, animal husbandry, bee-keeping, oil palm cultivation, borrowing money for work, hygienic way of preserving and selling fish, farm extension services, edible oil extraction, pottery and soap making, basket weaving, animal husbandry, kente- weaving bee-keeping, oil palm cultivation, borrowing money for work, hygienic way of preserving and selling fish, farm extension services, pottery and soap making among others (NFED-MOE, 2008). The participants are also taught to access credit either from the banks or to form co-operatives to finance their economic ventures (NFED-MOE, 2008).

The focus of these activities is for adults engaged in the NFE programmes who are unemployed, so that they will learn some of the occupational skills to make a living. Since different parts of Ghana have different economic activities, the type of income generating activities/ occupational skills taught in a particular community reflects the economic activities dominant in the area. For example, whilst farmers in the cocoa growing areas in the forest zone learn skills associated with cocoa production, those in the coastal areas discuss how to improve skills in fishing and fish mongering as fishing and fish selling constitute the main economic activities along the coast (Blunch and Portner, 2004). There are also some organizations in collaboration with NFED of the Ministry of Education involved in the provision of income-generation skills, like the World Vision Ghana, which has farming and food preservation in its curriculum; for example the National Board for Small Scale Industries (NBSSI), which is responsible for the training of learners in the formation of co-operatives, learning simple accounting processes and entrepreneurship, and the GRATIS Foundation, which also provides training entrepreneurship for income-generating activities (Blunch and Portner, 2004).



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It could be inferred from the above that, the income generating skills module of the Non formal education programme has the tendency to promote the IGAs of beneficiaries when the programme is consciously executed. This will ultimately lead to alleviating poverty of beneficiaries of the programme. Reasons are that when IGAs module of NFEP is well operationalized, with the support of the services of organizations such as NBSSI, GRATIS Foundation and World Vision Ghana, which provide entrepreneurship training, simple accounting processes, budgeting, marketing skills among others, it will promote the IGAs of beneficiaries. Their living standards will improve, can afford to pay children school fees, access quality healthcare and eat nutritional food. Civic awareness is also one of the modules of the NFE programme of the Non Formal Education Division of the Ministry of Education, which contribute significantly to improve income generating activities. The overriding objective of this module is to educate the participants on their civil rights and responsibilities. Institutions like Action Aid and Ghana Broadcasting Corporation in collaboration with the NFED provide these services. Issues discussed during civil awareness lessons, include taxation, bush fires, interstate succession law, child labour, chieftaincy, community empowerment and expensive funerals among others (NFED-MOE, 2008). Awareness of the civil rights and responsibilities of participants has helped enhance IGAs. Ignorance of the civil rights and responsibilities of participants significantly limits their ability to understand messages and absorb knowledge necessary for improved income generating activities (UNESCO, 2006). For example, an individual who is conscientised on why not to celebrate expensive funerals would invest resources in his IGAs to improve on it and thus raise his living conditions. Again, being responsible in the payment of taxes would help the government to



provide electricity which can boost IGAs especially in the rural areas, hence alleviating the poverty level of beneficiaries of NFEP.

2.13 Challenges Encountered in the Utilisation of Income Generating Activities

2.13.1 Factors Influencing the Operations of Income Generating Activities

Starting and operating a small business (IGAs) includes a possibility of success as well as failure. Because of their small size, a simple management mistake is likely to lead to sure death of a small enterprise hence no opportunity to learn from its past mistakes (Longenecker, et al., 2006). Absence of planning, improper financing and weak management have been posited as the main causes of failure of small enterprises (Longenecker, et al., 2006). Absence of credit has also been identified as one of the most serious restrictions facing SMEs and hindering their development (Oketch, 2000; Tomecko & Dondo, 1992). According to King and McGrath (2002), Education is one of the factors that influence positively on growth of firms. Entrepreneurs with larger stocks of human capital, in terms of education and vocational training, are better placed to adapt their enterprises to constantly changing business environments. Infrastructure as it relates to provision of access roads, adequate power, water, sewerage and telecommunication have been a major restriction in the development of Small and Medium Enterprises (Bokea, Dondo & Mutiso, 1999).

2.13.2 Challenges Encountered in Operating Income Generating Activities

The experiences the entrepreneurs have in running their businesses include such problems as absence of enough capital, difficulties in transportation and marketing, the perishability of some commodities and competing demand related to household chores, difficulties in licensing procedures, finding staff with the right skills, willing to work for a small firm can be a problem, as is ensuring they have the time to update



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their skills and keep up with developments in the field. According to Athanne (2011), the greatest constraint facing women entrepreneurs in Kenya is access to finance is an issue, because of requirements of collateral. In Kenya only 1% of women own property and that makes it very problematic for women to provide collateral for banks. Most women who venture into businesses in the rural areas and need financing lack the needed collateral to enable them secure bank loans. Responsibility of entrepreneurs for dependents has limited opportunities to make savings or undertake business expansion and diversification. The financial aspects of setting up a business are without doubt the formidable obstacles to women (Zororo 2011). Kinyanjui (2006) records that some entrepreneurs felt that it was difficult to obtain loans as they had to show credit records and they did not fully understand the requirements getting and paying loans. Loans from Kenyan microfinance institutions tend to be limited in amount, have no grace period, are short term in design and carry very high interest rates. Consequently, most women entrepreneurs are likely to have multiple short-term loans to cater for both businesses and social needs. Studies have shown that loans to MSE entrepreneurs only satisfy a fraction of their financial needs (Women Entrepreneurs in Kenya, 2008). Formal financial support is seen to be too expensive for many women entrepreneurs and hence they treat this as a last resort (Stevenson and St-Onge, 2005).

City council has also proved to be a very big challenge to women entrepreneurs in Kenya. The licenses are too many and the cost too much. Being a woman seems to exaggerate that fact since most women are harassed by the city council officials when they come to inspect the business premises. Moreover, women may be less likely to meet and negotiate bribes with the predominantly male council officials. Business licensing is an issue for many women entrepreneurs who perceive the process as



lengthy and complex www.udsspace.uds.edu.gh Athanne (2011). Bindra (2006) adds many Kenyan MSEs are covered by some formal registration, the cost of such registration is nominal but entrepreneurs find the procedures to be followed and information about offices to be visited for requisite forms and registration to be confusing. There is no one-stop shop which informs an aspiring entrepreneur what is required of him or her in terms of regulations to be followed for licensing. Furthermore, the responsibility of providing for the extended family and relatives is also a challenge. Most micro-enterprise financial resources are not usually isolated from personal finances and hence these family obligations are met from resources earned in the business. Their demands tend to drain the savings and income made by the business, since such finances would otherwise have been used in the enterprise for expansion and growth. Though some of them do assist in providing services in the enterprise (or in the family), the financial obligations in supporting them usually exceeds the services they provide. Ahmad et al (2011) adds that women are overloaded with business and family responsibilities and may not have the time to join these beneficial associations and this automatically limits the women entrepreneurs' wings of exploration.

Comparative studies show that women start business at an older age than men, when they have had the family and children (Zororo 2011, Green and Cohen 1995), this becomes a great challenge. The rural women appear not to be driven by profits but rather, by the need to provide for their families. They see enterprises as a means of setting them free from 'begging' from their spouse's money for the basic necessities of their families, food, clothing and health. What they earn is totally spent for the benefit of the entire family. Access to justice is essential for ensuring, smooth business operations, and it spans issues such as enforcing contracts and employment disputes. Yet women entrepreneurs in Kenya have difficulties when assessing justice.



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Using the formal courts in Kenya can be costly, complex and time consuming for entrepreneurs. For women who are burdened with their multiple responsibilities in the household and at work, and who do not have the know-how to navigate the government process dealing with the complicated and often corrupt bureaucracy is another challenge (Athanne 2011). Lower education levels puts women entrepreneurs in Kenya at a disadvantage compared to men. While gender gap in primary education in Kenya has decreased in recent years, the gap remains high at secondary and tertiary education levels. Lower education does not emphasize entrepreneurship skills. It decreases the chances that women will have the knowledge needed to excel in business, and thereby contribute to the country's overall economic growth. In education, preference is given to boys, thus the educational level of most women entrepreneurs is very low, creating a barrier to them accessing training and other business developments services (ILO, 2008).

Namusonge (2006) noted that entrepreneurial education and training play a principal role in stimulating entrepreneurship and self-employment. Absence of sufficient education and training for women is an impediment to micro-enterprise success. Culturally, and especially in the rural setting, the girl child was not given equal opportunity to study like the boys; hence they had limited education and training (if any) which tends to affect effective performance in later life. In addition, women are usually less educated than men, making them less well equipped to manage a business. Managing employees is another challenge that women entrepreneurs in Kenya face. Finding and retaining good employees is essential for the success of a business, but can be difficult for women entrepreneurs in Kenya. Since women owned-owned businesses tend to be smaller, they are often less likely to provide job security and retain good talent. Some women find that they are not taken seriously by

their employees, especially in non-traditional sectors, and have to make a special effort to win their respect (Athanne,2011). Whilst micro-enterprises are very often the source of innovation, they are also especially vulnerable to competition from counterparts who introduce new products or services, or improve their production processes, lacking the resources to respond rapidly (Jaiyeba, 2010).Most of these markets are not expanding and new competitors such as mini-super markets with wide varieties of products for those who were engaged in selling household products are emerging. According to Jaiyeba (2010) this could be caused by lack of marketing skills.

From the above, this study has reviewed many literary works on NFEP and Income Generating Activities in Kenya, Uganda and Ghana in general, as well as the operations of Income Generating Activities and their challenges. However, no study has been done on NFEP as a factor for improving IGAs of beneficiaries of NFEP in the Bekwai Municipality of Ashanti Region of Ghana in particular. This therefore warrants for the study. The study will therefore contribute to the body of knowledge relating to beneficiaries of NFEP engaged in IGAs in the Bekwai Municipality of Ashanti Region of Ghana.



RESEARCH METHODOLOGY

3.1 Introduction

The section presents the research design, target population, sampling technique and sampling size, methods of data collection as well as the instruments used in data collection. The chapter further discusses techniques used in analyzing and presenting the data collected.

3.2 Research Design

The research has both qualitative and quantitative approaches based on data collection from interviewing, observation and questionnaire. In line with the research questions and accompanying objectives, the study adopted the descriptive survey design. The descriptive survey is used because it presents an opportunity to fuse both quantitative and qualitative data. With the descriptive survey, the phenomenon is already established. There is a high level of general capability in representing a large population. Due to the usual large number of people who answers survey, the data being gathered possess a better description of the relative characteristics of the general population involved in the study. All the respondents are provided with a standardized stimulus, and with such high reliability obtained, the researcher's own biases is eliminated. There are also uniform questions provided to all the respondents who are to answer the questionnaires. Again there is a greater precision in terms of measuring the data gathered.

3.3 Population of the study

The population of the study refers to the entire group or category of individuals selected for the research (Bell 1993). For this study, the population comprises:



1. All beneficiaries of the functional literacy programme engaged in income generating activities on a sustainable base.
2. All beneficiaries of the functional literacy programmes, but not engaged in any income generating activities.
3. An official each from the NFED at the Regional headquarters in Kumasi and Bekwai Municipal co-coordinator's in-charge of the IGA.
4. A facilitator each from the three learning communities.

3.4 Sampling Technique and Sample Size

3.4.1 Sampling Technique

Sampling techniques refers to the processes involved in selecting respondents. Kish, (1967 cited in Twumasi, 2001) stresses that the first step in the selection of a sample is to consider sampling design. There are five operational adult literacy classes within the Ashanti Bekwai Municipality which include (Bekwai-Zongo, Esumenja , Kwamang, Awianakwanta and Ofoase -Kokoben). Out of the 5 communities which embarked in the literacy programme, Esumenja, Bekwai-Zongo and Kwamang were selected for the study using simple random sampling techniques. Data obtained from the Municipal Co-ordinator in- charge of Income Generating Activities (IGAs) revealed that one hundred and twenty (120) learners who participated in the literacy programme within the 21-month cycle, of which fifty nine (59) of them were engaged in the IGAs in the three (3) communities of Ashanti Bekwai Municipality.

The fifty nine (59) beneficiaries of the programme engaged in IGAs were selected using purposive sampling techniques. The researcher used this technique to know which respondents were available and willing to take part in the study.



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The fifty nine (59) respondents who were engaged in the IGAs further led the researcher to forty (40) beneficiaries who earlier on had the training, but were not into any IGAs. As a result, the researcher used the snowballing sampling techniques based on the referrals from those engaged in IGAs.

In all, 99 respondents who have gone through the programme, and 5 officials of the NFED (An official each from the Ashanti Regional and Bekwai Municipality in charge of IGAs, and 3 facilitators from the three literacy learning communities) were selected for the study. The selection of the staff was based on the fact that they were involved in the training of beneficiaries of the literacy programme, and could provide in-depth knowledge to enrich the study. According to Bryman (2008), purposive sampling is part of convenience sampling, to where researcher gets in contact with respondents and uses those respondents who are knowledgeable regarding the subject matter under discussion. The purposive sampling technique was used by the researcher to select the beneficiary respondents engaged in IGAs, because it was not all members of the beneficiary group who were engaged in any IGAs and not all of them would be ready to take part in the study. So, the purposive sampling technique was seen as the appropriate technique for selecting all the beneficiary respondents engaged in IGAs.

The snowball sampling, on the other hand, is a type of sampling in which the researcher begins the sampling with the few respondents not engaged in IGAs, but have gone through the literacy programme and are available to the researcher. The researcher subsequently asks these respondents to recommend any other persons who met the criteria of the sampling (respondents not engaged in IGAs but have gone through the literacy programme), and who might be willing to participate in the project. If and when such respondents are recommended, the investigator approaches them, collects the information required and asks them to recommend other persons



who might fit the research design and be willing to be studied. This process is continued until the sample is saturated (Sarantakos, 1993). The use of the snowball sampling technique to select the beneficiary respondents not engaged in IGAs became necessary because the population of the beneficiary group not engaged in IGAs was not known, and as such, it was impossible to use simple random sampling technique. Again the snowball sampling technique was used because it was easier and less costly as compared to the other sampling techniques. The Regional and Municipal coordinators in-charge of IGAs and facilitators of the three learning communities were sampled because of the relevant knowledge they had about the Non –formal education programme and income generating activities.

3.4.2 Sample size

All the fifth nine (59) beneficiaries who were actively engaged in some income generating activities in the three selected communities were selected for the study to elicit information based on the objectives of the study. Twenty (20) respondents were drawn from Kwamang , twenty two (22) from Bekwai Zongo and seventeen (17) respondents from Essummenja. With respect to those who were not actively engaged in income generating activities, but have gone through the literacy programme in the three selected communities, forty (40) of them were also selected for the study. Out of this forty (40) respondents, twelve (12) respondents were from Kwamang, eighteen (18) were from Bekwai Zongo and ten (10) respondents from Essummenja. This forty (40) respondents were chosen from the remaining sixty one (61) respondents who were not engaged in the IGAs. In all, a sample size of ninety nine (99) respondents out of a total population of one hundred and twenty (120) beneficiaries who have gone through the literacy programme within a 21-month cycle, and five (5) officials from





the Ashanti Regional and www.udsspace.uds.edu.gh Bekwai Municipality of the NFED were selected for the study.

3.5 Data Types and Sources

In this research both quantitative and qualitative data types were employed. However, much emphasis was on qualitative data type. Both primary and secondary data sources were employed for the study. Available reports and documents of the Non Formal Education Division (NFED), textbooks, journals, publications, books and internet materials were the major secondary data that helped in understanding concepts of Non-Formal Education Programme and Income Generating Activities. Primary data were gathered through the application of questionnaire and interviews from beneficiaries of the NFEP engaged in IGAs and those not engaged in IGAs, the Regional and Municipal Coordinators in charge of IGAs and facilitators of the three learning communities. Personal observations were then used to obtain information to supplement the primary data elicited from the sample frame of the study.

3.6 Methods of Data Collection

Both qualitative and quantitative data collection methods were employed. With respect to the qualitative data collection methods, in-depth interviewing, and observation processes were employed to gather information for analyses. And with the quantitative data collection methods, the questionnaire was used to complement in-depth interviewing and observation.

3.6.1 In-depth interview

With the in-depth interview, the researcher elicited information from the Regional coordinator, in- charge of IGAs of the NFED at the Regional office in Kumasi, to get the general overview of the National Functional Literacy Programme (NFLP), their



www.udsspace.uds.edu.gh objectives, activities, their achievements and challenges over time in line with the objectives of the programme. This gave the researcher an in-depth understanding of the NFLP in general and shaped the context within which the researcher sets to unearth information. The Bekwai Municipal NFED coordinator and facilitators responsible for these literacy classes were also interviewed, to give clear and comprehensive contextual information with respect to the NFE programmes and IGAs. Beneficiaries of the literacy programme who were engaged in IGAs were also interviewed. The interview schedule was partly administered by the researcher and partly by the facilitators of the three learning communities. Ashanti-Twi, a local dialect was employed throughout the interview. It was important to use the interview schedule because majority of respondents were either illiterate or barely literate, and answering questions through writing could pose a challenge and hence a threat to the research. Besides, this method ensured a near 100% response rate. This data collection tool was chosen because it gave the researcher opportunity to extract in-depth information from the respondents (Kumar, 1999). Interviews can also bring out views and opinions especially of those who are uncomfortable giving them in a group. The interview schedule has both closed and open ended questions. Close ended questions are asked in cases where there are only a limited number of possible answers while open ended questions are used in cases where there are many possible answers.

3.6.2 Observation

The researcher carefully used both strict and broad sense observation methods to find out where the activities of NFED beneficiaries are concentrated, and what they actually do as well as the challenges they encountered in their activities. The researcher keenly observed the behaviour of beneficiaries (respondents) in their

natural environment (work site) and asked questions that helped to clarify behaviour. The observation method adopted by the researcher included observing beneficiaries in the three selected communities who were involved in the preparation of palm kernel oil extraction, soap making, kente-weaving and palm oil extraction in the Bekwai - Zongo, Kwamang and Essumenja communities respectively. The researcher observed the processes that respondents went through in their IGAs as well as the equipment, materials and machines that were employed for their IGAs. The observation also availed the researcher to the understanding of how the beneficiaries of the programme were employing the NFE programmes to improve their IGAs. Challenges that beneficiaries went through in their IGAs were also observed. The researcher had a transect walk and took photographs of their activities at their work site. This approach made it easy for visual and spatial appreciation, as well as validated the information that was provided through the questionnaires.

3.6.3 Questionnaire

All 99 beneficiaries of the literacy programmes of the NFED were also questioned to establish the extent to which they were employing NFE programmes to enhance their income generating activities. The researcher visited each beneficiary in their homes and work places. A questionnaire was design based on the research questions outlined by the researcher that needed to be answered by beneficiaries who were engaged in IGAs and those not engaged in IGAs, but have all gone through the NFE programmes. The recordings of responses from the questionnaire were done by the researcher and facilitators after reading the content of questionnaire. The questionnaire complemented the other methods of collecting data. It helped the researcher in accessing a good degree of objectivity, reliability, replicable and generalization.



3.7 Pilot Study

For the sake of reliability and validity, the questions were criticized, reviewed and revised many times by the researcher, his colleagues and his supervisor. Through the pilot study, major problems and instrument deficiencies were identified and improvements made. The pilot study also elicited data from the instrument used to check to see if it could be meaningfully analyzed in relation to the stated research questions. The research instruments were pre-tested at Ofoase-Kokoben in the Ashanti Bekwai Municipality, where there were similar beneficiaries of the literacy programmes engaged in IGAs and those not engaged IGAs. This process exposed all inconsistencies, wrong expressions and inappropriate words in the prepared questionnaires and interview guide, which resulted in making of the necessary corrections before they were taken to the field of study.

3.8 Data Collection Instruments

The instruments that were used for collecting data by the researcher under the qualitative and quantitative methods were the interview guide, observation guide and the questionnaires respectively.

3.8.1 Questionnaire

The questionnaires as a tool for information gathering enabled the researcher to interact with respondents on one-on-one basis so as to delve into critical issues of concern, especially in addressing the objectives of the study. Questionnaires (Appendix A) enabled the researcher to collect as much information as possible in a short time. Questionnaires were used for this study because it elicits information that is not directly observable, but inquire about feelings, motivations, attitudes, accomplishments as well as experiences of beneficiaries of the literacy programme.



The questionnaires had a number of sections that were sub-divided based on the major research questions. The sections of this research instrument included; background of respondents, literacy programme/classes, and literacy skills equipped with, income generating activities engaged in, impact of NFE programme on income generating activities on beneficiaries and challenges encountered.

These sections had further been sub-divided. The background information captured; gender, marital status, age, working experience, level of education. The questionnaire also dealt with why beneficiaries enrolled in the literacy classes, whether beneficiaries were able to complete the literacy programme, number of years engaged in the literacy programme, expectations for joining the literacy classes and whether expectations were met. It also focused on the type of literacy skills beneficiaries are equipped with in promoting IGAs, and extent to which knowledge acquired from literacy classes have improved their IGAs. The type of income generating activities beneficiaries are engaged in, and how NFE programme has improved IGAs. Finally, the challenges that beneficiaries faced in their attempt to utilize IGAs were captured in the questionnaire. In addition, the instruments comprised of a structure of open-ended and closed-ended questions.

3.8.2 Interview guide

The interview guide (Appendix B and D) was employed for face-to-face interviewing of the Ashanti Regional coordinator of the NFED in-charge of IGAs and the Bekwai Municipal NFED coordinator as well as facilitators for the three study communities (Kwamang, Bekwai-Zongo and Essumenja). An interview guide was also employed for face-to face interviewing of beneficiaries of the programme engaged in Income Generating Activities. Interview schedule gives the researcher discretion to ask



additional questions arising from the responses provided by the respondents. The interview guide also gave the researcher an in-depth understanding of the NFEP in general and shaped the context within which the researcher sets to unearth information. This research instrument included issues such as working experience, number of years worked with the learning communities', aims /objectives of the literacy programme, IGAs carried out in the literacy classes, type of literacy skills equipped with to promote IGAs, IGAs engaged with since completing the programme, NFE programme improvement of IGAs of beneficiaries, and finally the challenges encountered in attempt to utilize income generating activities.

3.8.3 Observation guide

An observation schedule/guide (Appendix C) also enabled the researcher to obtain additional information as well as sought confirmation to the responses given by respondents. The observation guide adopted by the researcher as a tool for data collection instrument included the following guides with respect to what to look for; literacy skills beneficiaries are equipped with, income generation activities engaged in, daily operations of beneficiaries at the work site, recording keeping and reading abilities of beneficiaries, extent to which beneficiaries are applying technical knowledge obtained from the literacy classes on their IGAs, how the NFEP have improved on their IGAs, challenges beneficiaries encountered in carrying out their activities, ways in which beneficiaries attempt to overcome these shortcomings and the support measures given to beneficiaries engaged in IGAs, examples; credit facilities, marketing skills, labour-saving technologies among others



3.9 Administration of Instruments

The researcher with the help of the facilitators of the various learning communities administered the questionnaires to beneficiaries having sought the consent of them. Beneficiaries were assured of confidentiality of information that they provided, and that they would not be exposed to any form of discomfort or risk by participating in the study. The questioning was done on a face-to-face interaction basis during the meeting with the beneficiaries when they were in a group performing their IGAs and those not engaged in IGAs. The researcher and facilitators for the learning communities did the recording of the responses from the respondents. An interview guide was also used for the Regional coordinator of the NFED in- charge of IGAs, Bekwai Municipal coordinator of NFED and the facilitators of these selected learning communities (Kwamang, Bekwai-Zongo and Essumenja). The researcher was again guided by the observation guide, by observing the daily operations of the beneficiaries of NFE programmes engaged in IGAs in these selected learning communities (Kwamang, Bekwai-Zongo and Essumenja).

3.10 Data Processing and Analysis Plan

The collected data was analyzed using both quantitative and qualitative data analysis methods. Quantitative method involved both descriptive and inferential analysis. To assist in the interpretation and analysis of data collected from the questionnaire guide, statistical package for social sciences (SPSS) version 16.0 was used for processing the data. Simple descriptive statistical techniques like: percentages cross tabulations of variables and frequencies were employed to analyze field data from the questionnaires. Summaries of findings were presented in graphs and tables for visual impression and ease of understanding. The questionnaires guide for the beneficiary



groups was checked during and after each questioning session to ensure that all the questions were answered.

Data collected through interviewing and observation was analyzed qualitatively through content analysis. The collected data was first transcribed before coding the data into themes or categories. This involved breaking down the data into manageable themes. The aim of this process was to assemble or reconstruct the data in a meaningful or comprehensible fashion (Jorgensen, 1989). The categorization was typically based on the major research questions guiding the study. Generalization from the themes about the phenomena in question and discussion in the light of the available literature was then made.

3.11 Validation of Data

Validation of data was established through the triangulation of the information obtained through the questionnaire, interviewing and observation. Informal discussions were made with different stakeholders, such as family members of the target group as well as opinion leaders of the community. Issues regarding the activities of the functional adult literacy programme and the impact of the programme on the target group were discussed.



RESULTS AND DISCUSSIONS

4.1 Introduction

The chapter takes account of the livelihood and income generating activities which respondents are engaged in. In this chapter, the results of the data analysis are presented and interpreted in line with the research objectives. The first part of the chapter considers the demographic background of the respondents, while the second part presents the findings and discussions from the study in relation to the research questions.

4.2 Demographic Characteristics of Respondents

4.2.1 Sex Characteristics of Respondents

Respondents of this study were mainly females (87%) as against males (13%). Kwamang community had majority of male respondents (92%), whilst the Essumenja community had no male respondent. The above data goes to confirm the assertion by Aryeetey and Kwakye (2005) that functional adult literacy programmes are strategies to integrate illiterate's majority of who are women into national development process.

Table 4.1 shows the sex characteristics of respondent

Table 4.1: Sex Characteristics of Respondents

Community	Males	Females	Total	Percentage
Kwamang	12	20	32	32.3%
Bekwai-Zongo	1	39	40	40.4%
Essumenja	0	27	27	27.3%
Total	13	86	99	100.0%

Source: Field Survey 2015



4.2.2 Age Characteristics of Respondents

Majority of respondents was aged 36-40years (42%), whilst 2% were aged 20-24 years. Table 2 shows the age distribution of respondents.

Table 4.2: Age Characteristics of Respondents

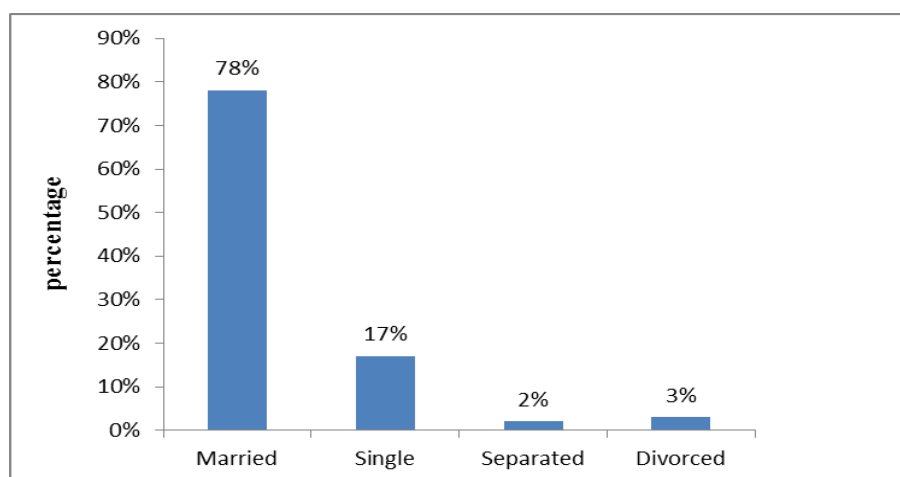
Age	Frequency	Percentage
20-25years	2	2.0%
26-30years	5	5.1%
31-35years	25	25.3%
36-40years	42	42.4%
41-45years	15	15.2%
46-50years	10	10.1%
Total	99	100.0%

Source: Field Survey 2015

4.2.3 Marital Status of Respondents

The researcher examined the marital status of respondents. This could be used to assess whether their marital status was a hindrance to their joining the literacy programme or not. Seventy eight percent of respondents were married, while 17% were single, and 2% had separated with 3% being divorced. Figure 4:1 depicts the distribution by marital status of respondents.

Figure 4.1: Marital Status of Respondents



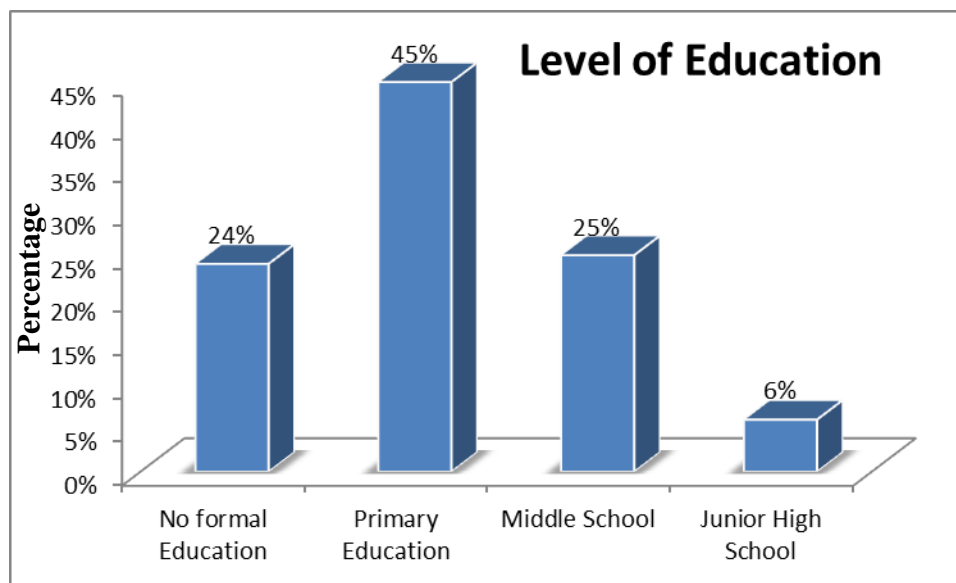
Source: Field Survey 2015



4.2.4 Level of Education of Respondents

With respect to the level of education, Kwamang community had the highest number of respondents with no formal education, as against Essumenja community having the lowest number of respondents with no formal education. Most of the respondents of the programme did not have educational qualifications higher than middle school education. The figure 4:2 below shows the level of education of respondents.

Figure 4.2: Level of Education of Respondents



Source: Field Survey 2015

The survey revealed that 76% of respondents had at one time attended school, while 24 % had never attended school. Those who had been up to primary school were the majority among those who had been to school, followed by those who reached middle school. However, only 6 % of the respondents from the three communities had completed Junior high school as depicted on figure 4:2.

The fact that the literacy programmes were being attended by those who have also attended primary school, middle school and Junior high school level indicates that the literacy programmes providers use indicators which do not only target illiterates while

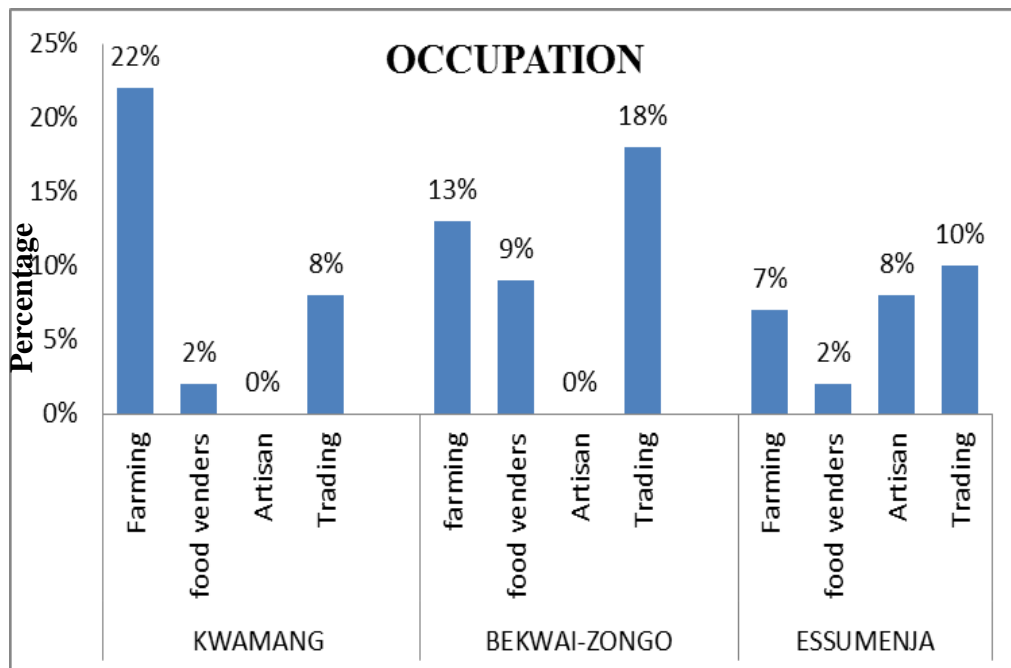


enrolling learners. Enrolment of illiterates and literates justifies the mission statement of the functional literacy programmes providers(NFED), which aims at improving the life of illiterate especially the rural poor and women by providing quality functional literacy (NFED 1999).

4.2.5 Occupation of Respondents

The study sought to establish the type of occupation respondents were engaged in, prior to joining the literacy programmes so as to be equipped with literacy and livelihood skills and income generating activities. Figure 4:3 depicts the various occupations respondents were engaged in.

Figure 4.3: Occupational Distributions of Respondents



Source: Field Survey 2015

The figure 4:3 above indicates that 42% of respondents from the three learning communities were engaged in farming before enrolling into the literacy programmes, with trading activities having 36% of respondents engaged in it. Artisan recorded



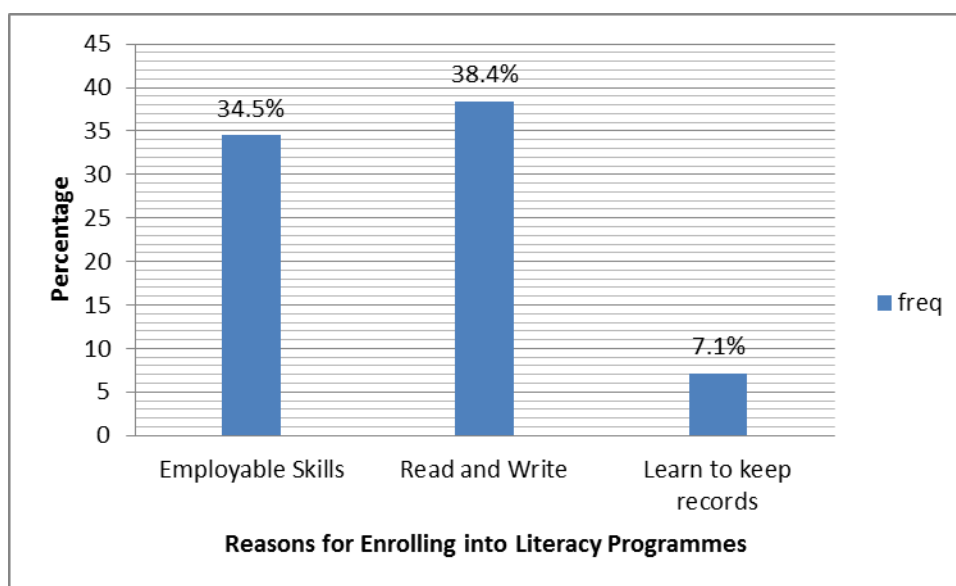
the lowest occupation engaged in by respondents. Most of the respondents engaged in farming were from the Kwamang community.

4.3 Participation in Literacy Classes

4.3.1 Reasons why Respondents Enrolled

The study also examined the reasons why respondents enrolled in the literacy programmes. It emerged that more than half of the respondents (34.5%) enrolled in the literacy programme so as to acquire employable skills, which is through the income generation skills training. 38.4% of the respondents enrolled so as to be able to read and write and 7.1% said they enrolled to enable them learn to keep records of their business ventures.

Figure 4.4: Reasons for Enrolling into Literacy Programmes



Source: Field Survey 2015

When the Regional coordinator in charge of IGAs of the NFED, the Municipal coordinator and facilitators were interviewed, said that the main aim of running literacy classes in these communities was to provide the adult learners with functional literacy skills in order to fulfill the following conditions:

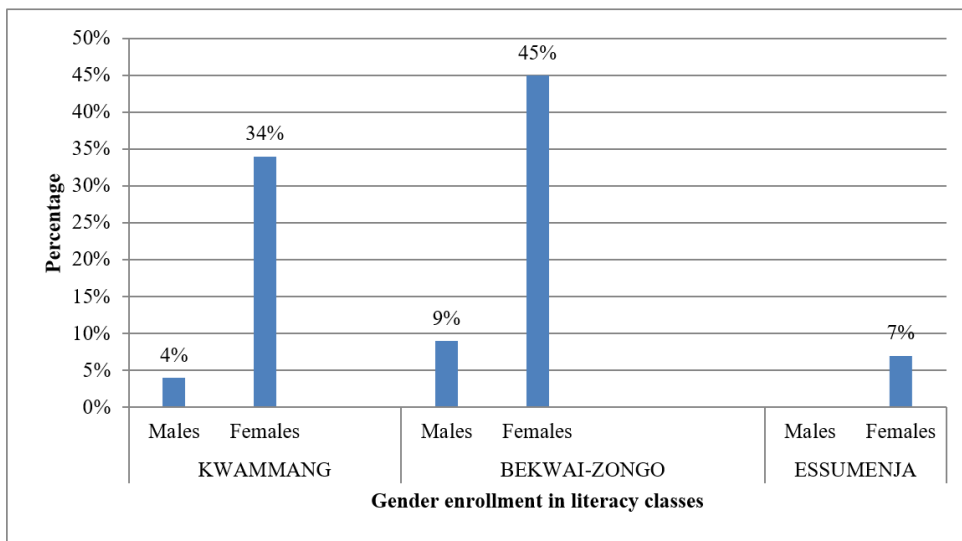


1. To facilitate in www.udsspace.uds.edu.gh the country's process of development, as development becomes faster in a society with more literate people;
2. Improve in the enrolment levels at the basic schools, as more parents will be willing to send their children to school because they have become aware of the benefits of education;
3. To reduce poverty and disease, by virtue of the adult learners' application of the functional, developmental and occupational tasks in the primers used.
4. For effective functioning of the adult learner in the larger socio-economic and political environment by means of improved communication and social interaction;
5. And to improve adult learners' skills and self-esteem so as to make informed choices in everyday life activities such as family planning, personal hygiene and general health issues.

The figure 4.4 above showed that most of the respondents actually enrolled with the desire to achieve both literacy and income generation skills. This findings is in consonance with the World Bank's argument that 'someone who has become functionally literate should be able to engage in activities that require literacy for effective functioning of the group she/he belongs to, and also be able to apply the reading, writing and calculation skills for his/her personal development and that of his/her community' (World Bank Document, 1999:16).



Figure 4.5: Gender enrollment in Literacy classes



Source: Field Study 2015

More females than males were involved either to acquire employable skills, learn to read and write or learn to keep records as reasons for enrolling in the literacy programmes. The findings corroborates Williams (1990) to the effect that the ability to read, write and do calculations have been identified as one of the critical pillars which open opportunities to those who hitherto, did not have literacy skills.

The study also showed that 66% of respondents were able to go through the literacy programme successfully, while 34% could not complete successfully. Respondents assigned various reasons for their failure to complete the course. Below are percentage of respondents and reasons assigned for their inability to complete the literacy programmes successfully:

- Due to pregnancy = 4% of respondents
- Sickness and illness = 6% of respondents
- Time constraints=10% of respondents
- Engagement in economic and social activities =14% of respondents



4.3.2 Respondents' Expectations from Literacy Classes

The study focused on the extent to which respondents' expectations for joining the literacy programmes were met. In all 72% of the respondents said their expectations were met. This assertion by the respondents was manifested as the researcher who observed that some could read and write, keep proper records of their businesses and also engaged in livelihood activities such as kente weaving, soap making, palm oil extraction and palm kernel oil extraction in the study communities. However, the rest of the respondents felt their expectations were not met through the classes. This category of respondents assigned various reasons why their expectations were not met. Some indicated that they were not allowed to decide on issues to be studied which had something to do with their lives, others were of the view that the meeting place for the lessons was not suitable for them or that the inconsistency of instructors' attendance to the learning centers discouraged them. Finally, others were of the view that the logistics used for the programmes were not enough for all the learners especially the learner primers. It appeared that facilitators of the literacy programme failed to adhere to the prescription of Rogers (2008) to the effect that adult learners need to control their learning process rather than the instructors determining what adults should learn.

4.3.3 Challenges Encountered from the Literacy Classes

With respect to the challenges beneficiaries encountered in the literacy classes, majority of the respondents said insufficient logistics such as primers, lanterns, writing equipment among others was a challenge. The rest of the respondents, 33% also made mention of poor supervision of the programme, which was irregular and widely interspersed and a loaded curriculum which were assigned to them, considering the time period within which it was to be covered. This supports the



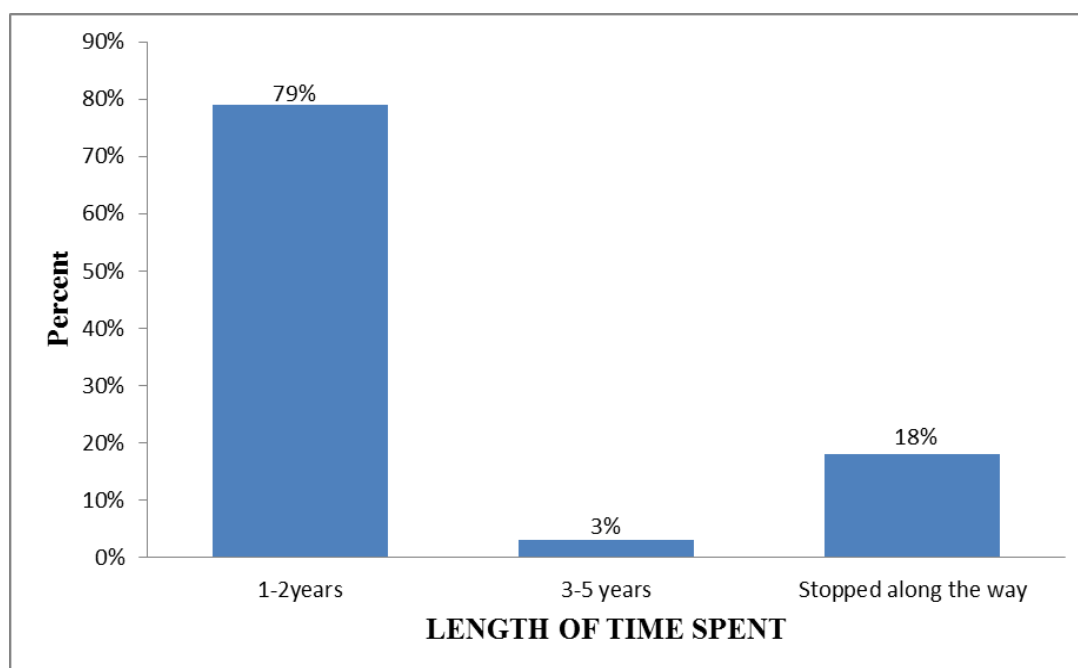


findings of Aoki's (2004) www.udsspace.uds.edu.gh who identified hold-ups in the distribution of funds and the programme materials to the various classes as an impediment to the literacy programmes and Smith et al (2009) assertion that the scope of work was a bit too loaded considering the time period within which it was to be covered, normally two years.

4.3.4 Length of time spent in Literacy Classes

The study was also interested in the length of time respondents were engaged in the literacy programmes. Most of the respondents spent from 1-2years engaged in the literacy programme. Three percent (3%) were engaged in the programmes from 3-5years, whilst 18% stopped along the way. Figure 4.6 shows the length of time respondents spent in the literacy programmes.

Figure 4.6: Respondents Length of Time in Programme



Source: Field Survey 2015

4.3.5 Benefits of Literacy Classes on Learner

The study sought to examine the extent to which the knowledge acquired in the literacy classes has changed their lives. All the respondents expressed the view that, knowledge and skills acquired from the literacy classes have improved their lives in various ways. Their financial levels have increased through the selling of proceeds from their income generating activities learnt in the literacy classes. Also, knowledge of personal hygiene gotten from the literacy classes has improved their health status leading to less spending on health. Some respondents also stated that lessons on civil rights and responsibilities which they obtained from the literacy classes have liberated their minds. They can now make informed choices and decisions, as part of their civic rights and responsibilities. For example, they know how to plan their family sizes so that they do not impose needless burden on themselves.

They also know how to vote for an individual in an election. Lessons on food and nutrition were discussed in the classes. Learners now know ingredient found in foods and the nutritional values of foods.

According to six (6) respondents from Kwamang, the knowledge gotten from the literacy classes has liberated their minds. They can now take decisions and make choices on family life issues, regarding how to budget resources for the home, matters of reproductive health, sending children to school, the payment of their school fees, and contributing to housekeeping among others. They have been able to identify the causes of diseases and how to prevent them. Furthermore, the Municipal Coordinator and facilitators mentioned that the literacy programme in these three communities have been of benefits to the adult learners because;





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‘beneficiaries of the literacy programmes now appreciate issues better, they are able to read little books in the English language, and are able to write their names when they go to do transactions in the bank. In the case of women, who form about 95% of the total enrolment, they are able to enroll their children in school and help them with their homework, keep records of transactions since most of them are business or market women, and have a better appreciation of health and sanitation issues’.

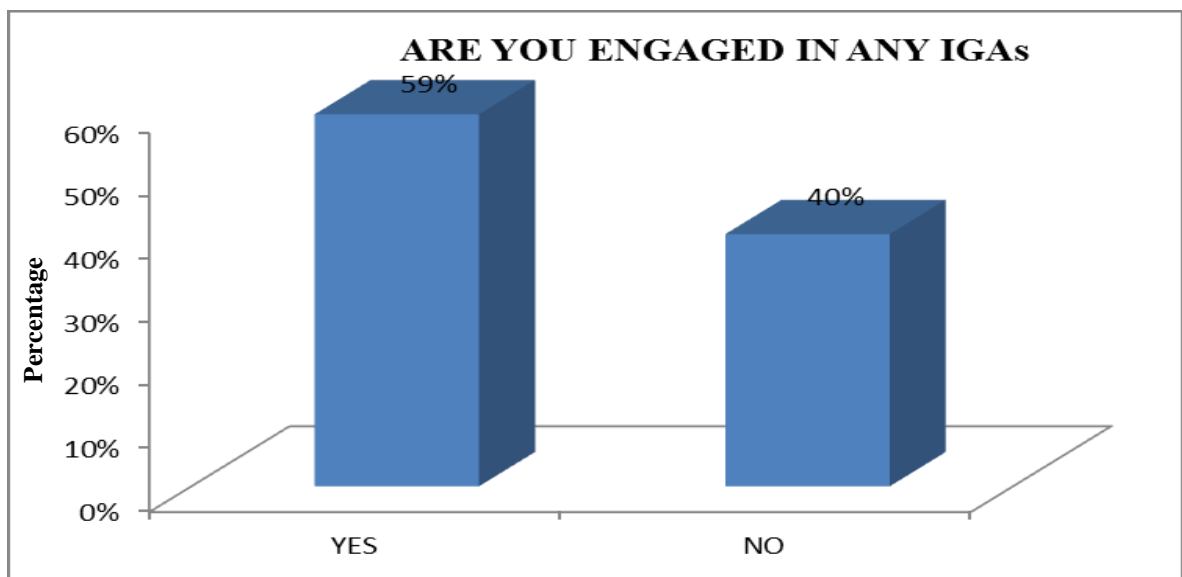
Finding of this study is in consonance with Gray (1990), who identified six values derived from engaging in literacy programme. According to Gray (1990), literacy helps to meet many of the practical needs of daily life; it also improves the standard of living by obtaining valuable printed information relating to health, selection and preparation of food, child care and home management and also increases economic values of learners through engaging in vocation which requires knowledge of reading and writing. Furthermore, literacy enables one to take part in many individual and group activities that involve reading and writing, and this helps to gain social prestige. In addition, literacy enables one to learn about community activities through reading and finally literacy enables one to meet one’s civic obligations such as voting in an election.

The study also examined beneficiaries of the literacy programme who had engaged in Income Generating Activities (IGAs) and those who had not engaged in any IGAs since completing their studies. Fifty nine percent (59%) of the respondents had engaged in some IGAs and forty percent (40%) had not engaged in any IGAs. Out of the 100% of respondents who said they were engaged in IGAs, 33.9 % of the respondents were from the Kwamang communities, 37.3% were from the Bekwai-Zongo and 28.8% of the respondents were from the Essumenja community. For those not engaged in any income generating activities, 30% of the respondents were



from Kwamang, 45% were from Bekwai-Zongo and 25% from the Essumenja Community. Reasons they assigned for not engaging in IGAs were that, they did not have start-up capital, and the equipment to use for the IGAs were not available. Below are figures of respondents in the three communities and their responses as to whether they were engaged in IGAs or not. Figure 4, 6 shows respondents' engagement IGAs.

Figure 4.7: Respondents Engagement in IGAs



Source: Field Survey 2015

4.4 Strategies and Approaches of Non-Formal Education Programme

Result from questionnaire from beneficiaries regarding strategy/ approaches introduced in the learning programmes for acquisition of knowledge and literacy skills to help promote their IGAs, the following were the data had from respondents who were actively engaged in IGAs on a sustained base.

Table 4.3 Strategies and Approaches of NFE in the Transfer of Knowledge and Skills to Learners

Strategy	Frequency	Percentage
Literacy First	52	88
Literacy Second	7	12
Total	59	100

Source: Field Survey 2015

Facilitators of the three literacy classes (Kwamang, Bekwai- Zongo and Essumenja) also confirmed that learning of literacy skills starts first which are then used to improve their income generating activities. This is what Oxenham (2004) termed “*literacy first strategy*”. In sum, the reasons given by learners meant that one cannot run a business effectively if one does not have literacy skills, especially those related to their needs such as reading, writing and manipulating numbers. This understanding was also supported by facilitators. The facilitators added that the basis of all knowledge is literacy and numeracy without which learning becomes difficult, therefore the strategy is strongly helpful in the promotion of IGAs of beneficiaries.

However, the literature suggest that ‘livelihood-led’ or ‘literacy second strategy’ programmes stand a stronger chance of success than the ‘literacy-led’. They argue that most of the learners are poor and they need economic skills which should be concurrent with literacy (Duke 2004). The major advantage of “*literacy first strategy*” is that, it gives the basic knowledge and skills necessary for promoting IGAs, and the day to day activities of learners. However, when more emphasis is put on the ‘*literacy first strategy*’, it makes it difficult to retain learners in the literacy programmes, as most of the learners have more interest in the skill training and acquisition.



4.5 Literacy skills Equipped with to improve Income Generating Activities

As part of the literacy programme implementation, all learners were encouraged to undertake income-generating activities as soon as these classes were established. However, before participants were to undertake any income generating activities, they were equipped with some literacy skills and knowledge such as numeracy and literacy (reading, writing and mathematical calculations etc.), life skills and health issues (family planning, personal hygiene, breast feeding, drug abuse, recording keeping, child immunization etc.) and civic awareness (prevention of bush fires, voting in general election, inheritance right etc.) (M.O.E.1992). The primer (textbooks) that were used had some selected topics grouped under life skills/health issues, income generating activities / occupational skills and civic awareness/citizenship education. From the questionnaire administered to respondents engaged in IGAs on a sustainable base, with respect to literacy skills equipped with to improve IGAs, the following data was shown on Table 4.4 below.

Table 4.4: Literacy skills equipped with to improve IGAs.

Livelihood/literacy skills	Frequency	Percentage
Reading	15	25.4
Writing	12	20.3
Basic Mathematics (Ability to do addition, subtraction, division and multiplication)	10	16.9
Life skills and health issues	17	28.9
Civic Awareness	5	8.5
TOTAL	59	100.0

Source: Field Survey 2015

The survey unraveled that 29 percent of the respondents were utilizing the life skills and health issues to improve their IGAs, According to them, the use of potable



drinking water, having family planning and the practice of personal and environmental hygiene that they have been equipped with, have provided them with a healthy life style. The healthy life style has helped them improved upon their IGAs. For example a respondent from kwamang community engaged in kente-weaving during the interviewing session said *'the skills and knowledge acquired from the literacy and livelihood skills delivered in the NFE programmes has made him not spend much money to cure health related problems. All these monies are now channeled into the expansion of my kente-weaving, all due to the practice of life skills and health issues'*

Respondents from Bekwai- Zongo community in the interviewing session also said *'We could now safeguard ourselves against diseases such as malaria, diarrhoea, dysentery; prepared balanced diet for the family; practiced both personal and family hygiene; practiced family planning, this has made us to be healthy to go on well with our palm kernel oil extraction business'*. It therefore follows that once learners are able to attain the goal of this module of NFEP, they would be able to improve their health conditions and then have the potential of improving their income generating activities.

With respect to reading, writing and basic mathematical calculation, 63 percent of respondents were also applying these skills to improve on their IGAs. With regards to reading ability of respondents, 25.4 % of respondents said that: *'we were able read signposts on roads, shops, taxis and buses; able to read the Twi Bible; read phone numbers and messages; read car plates numbers; read labels on inputs used for agricultural activities and also read measurements on measuring tapes'*.



A total of 20.3% respondents also said that they could write the following: *'items purchased for their businesses; their names; phone numbers and vehicle numbers'*. For instance two (2) respondents from Bekwai- Zongo could write their names as; Amina Mohammed and Adiza Yahaya. A respondent from Essumenja community could also identify a vehicle number, and could write a vehicle number as GE.7769-12. Furthermore, 16.9 % of respondents said that they had the, *'ability to add and subtract figures in their business transactions'*. *'One respondent from Kwamang community for instance could work $25+47=72$* . In addition to the above responses from respondents, 8.5% of respondents said that they have acquired knowledge and skills in civic education and are utilizing it.

Five (5) respondents, two (2) from Kwamang, two (2) from Essumenja and one (1) from Bekwai- Zongo communities said that; *'we are able to participate in economic issues being discussed on the airwaves; we could also decide on our choice of candidate for the Unit Committee and District Assembly Elections and also saw the need to protect the community properties, such as the public place of convenience, school building, electricity poles and wires'*. From the interview session had with the NFED personnel with respect to how livelihood/literacy skills have helped improved IGAs of beneficiaries, these were their response. Regarding Life skills and health issues, the NFED personnel said *'respondents in the three communities had embraced reproductive health issues, home management practices, expected gender roles etc. They keep business records, separate business profit and business capital, they also save part of their incomes at banks and have access to credit, their food preparation and nutritional status have improved, because the rate of attending to the health centers has reduced. Now respondents prepared foods that are balanced diet.*



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Finally, with respect to their civic rights and responsibilities, respondents did *‘engage themselves in voting exercises and also ensured that public properties were protected.’* From the observations, it was discovered that the respondents who have gone through the literacy/livelihood programmes *could read and write simple sentences, and kept records of simple accounting transactions. Those who were however engaged in IGAs such as kente -weaving, soap making, palm oil extraction and palm kernel oil extraction were also seen in their daily operations of their IGAs.*

Table 4.5: Some selected livelihood and literacy skills topics and their Groupings

Groups	Topics
Life skills/health issues	Potable water(nsupa), breast feeding (nufoma), hygiene (ahotee)
Occupational skills/IGAs	Farming (kuayo), animal rearing (mmoayen), gari processing (garikyee), fish smoking (twokosumoka)
Civic education	Bush fire (gyahyehyee), tree planting (nnuadua), funerals(ayiyoy)
Literacy and Numeracy Skills	Reading, Writing, Ability to do basic Mathematics (addition, subtraction, division, multiplication)

Source: NFED 2004a.

The above data gives a vivid picture on the achievements in relation to the objectives of the NFE programme in promoting IGAs.

This finding in relation to Life skills and health activities in promoting IGAs, attest to what Blunch and Portner, (2004) said, that the Life skills and health activities are intended to help participants maintain personal and an environmental hygiene in order to have a healthy life. A healthy life style would therefore be translated to improved IGAs. The literacy objectives which include reading, writing and calculation as well





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as the effective understanding and functioning of the adult learner in his/her environment.(M.O.E 1992). Sixty three (63) percent of the respondents' beneficiaries said that, they have the ability to read and write down some words and sentences, and are able to better relate these literacy skills to everyday issues such as improving upon their IGAs. Findings from World Bank Document (1999) and Lind (2008) support this finding made from this research. World Bank Document (1999) argues that someone who has become functionally literate should be able to apply the reading, writing and calculation skills for his/her personal development and that of his/her community.

Lind (2008) on the other hand also argues that acquisition of basic literacy with income generating activity, life skills and civic awareness, the illiterate poor would be strong physically, socially, economically, and politically to meet challenges that confront him/her. This research finding also corroborates Alkinpelu (1975), who emphasized the need for literacy skills to enable rural women to gain the necessary skills needed to improve their work. Again this finding is supportive of Gray (1990) findings that one way of promoting women economic activities is to enable them to acquire literacy skills. This finding also affirms Blauge (1966) suggestion that a functional literacy campaign should bring illiterates to the level where they can make use of vocational and technical training in whatever field they are engaged. Barrows (1990) attributes rural women's poverty to their illiteracy: 'To make women self-sustaining they have to be taught skills. Even the simplest skills that require an understanding of something that needs to be done or added up. That is why many women want to become literate when they find that in order to achieve financial and economic independence they need skills. Literacy skills therefore become a means of learning skills related to the work they are doing' (Barrows, 1990: 10)



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In the World Bank's project appraisal document on Ghana's NFLP, the WB argues that someone who has become functionally literate should be able to engage in activities that require literacy for effective functioning of the group she /he belongs to, and also be able to apply the reading, writing and calculation skills for his/her personal development and that of his/her community (World Bank Document, 1999). Furthermore, this finding also corroborates Lind's (2008).assertion that, acquisition of basic literacy with income generating activity, life skills and civic awareness, the illiterate poor would be strong physically, socially, economically, and politically to meet challenges that confront him/her. If this is the case, then the learners would have been exhibiting the signs of achieving functional literacy as outlined by Subban (2007). The functional literacy aspect related to being able to read, write and make calculations, and be able to interact favourably with their environment through the learning of issues including income generating activities, health, environmental care, agriculture among others.

Roger's (1997) first framework relationship between the teaching of literacy skills and income-generation activities in adult literacy programme was adopted by these literacy classes. According to the beneficiaries of the learning programme and NFED officials interviewed, literacy skills was first introduced to learners before been trained in IGAs or Occupational skills. Roger's (1997) first framework relationships between the teaching of literacy skills and income-generation activities in adult literacy programme, is literacy as a prerequisite in preparation for training in livelihood or income-generation activities'. Training in a livelihood is the longer-term aim; people are encouraged not to start training in any IGAs, until they have first mastered reading, writing, and calculating sufficiently to cope with the operating requirements of a livelihood / income generating activities.

The observation of the researcher whether beneficiaries were equipped with literacy and livelihood skills, and also used them to enhance their IGAs or not. This research finding contradicts Fal's (2004) assertions that there is lack of real application of acquired skills and knowledge in the daily life activities of the beneficiaries. According to Fal (2004), there exists very minimal relationship between literacy skills and improvement in living conditions, and this has resulted in very many cases of relapse into illiteracy, even after having acquired a considerable level of literacy. Facilitators of the literacy classes confirmed the use of topics such as those in Table 4.5 above in teaching the reading and writing, and at the same time providing knowledge and skills in health, occupational and civic related issues. In addition, basic mathematics was added to each topic. For instance, addition is a section of 59 chapters 3, (adesua 3) with the topic potable water (nsupa), NFED (2004). This finding supports World Bank's report that, to meet the learning needs of the participants, there was the need to integrate literacy/numeracy learning with knowledge and skills in health, environment, community development and economic activities (World Bank 1992, 1998).

This finding is also in consonance with Thompson (1996) assertion that the linkage between literacy and livelihood/income generating activities represents a shift from the perception of literacy as an end in itself, to the view of literacy as a means to development. Literacy skills that beneficiaries have been equipped with in the learning programme have improved their income generating activities, because the program was well adapted to the interests and conditions of participants, and the program was also well run with competent, reliable and adequately supported instructors.



4.6 Income Generating Activities Learnt in Literacy Classes

Pertaining to the income generation activities studied in the literacy classes, IGAs was introduced into the course at the middle of the programme cycle, to help the learners complete with some concrete income generating skills that would serve as an avenue of making additional income. The NFED officials engaged the services of resource persons to impart these IGAs to the adult learners. The learners take up the IGAs as both a group project and on individual basis. For some, they continue with the group project even after the completion of the NFLP cycle, because there is good division of labour and they produce on a larger scale that brings in more revenue. The groups also have access to credits, there by expanding their projects. Income Generating Activities (IGAs) was also introduced into the course at the middle of the programme cycle, to act as a catalyst that sustained attendance and interest of learners in literacy classes (Aryeetey and Kwakye, 2005). This finding corroborates NFED strategy that all literacy classes are encouraged to undertake income-generating activities as soon as they are established (M.O.E 1992). Income Generating Activities (IGA) generated small incomes to supplement the main livelihoods of beneficiaries.

Table 4.6: Income Generating Activities Learnt

Communities	Income Generating Activities	Frequency	Percentages
Kwamang	Soap making, Palm oil extraction, kente weaving, gari processing, Pomade making etc.	20	33.9
Bekwai Zongo	Palm kernel extraction, Palm oil extraction, Food processing, Soap making	22	37.3
Essumenja	Soap making, Palm oil extraction, Gari processing, Mushroom farming	17	28.8
	Total	59	100.0

Source: Field Survey 2015



This finding corroborates with the Non –Formal Education Division of the Ministry of Education core function of introducing some of the IGAs that are discussed at the literacy classes. Some of the income generating activities discussed at the literacy classes were; poultry, gari processing, soap making, edible oil extraction, food processing, animal husbandry, fish processing, pots making, fish farming, mushrooms farming and beads making among others (NFED-MOE, 2008)..

According to the Ashanti Regional coordinator of NFED in-charge of IGAs, the Bekwai Municipal coordinator of IGAs and facilitators of the literacy when interviewed said that,

‘the IGAs vary from area to area since adult learners were taught to work with things that are around them. That is, the availability of raw materials, availability of ready market, and proximity of carting the goods to the market center, market size and what some of the adult learners are already engaged in determine what IGAs are taught in the literacy class. However, the following were some of the IGAs taught in the adult literacy classes: gari processing, palm oil production, palm kernel oil exrtaction, groundnut oil production, tuber and cereal crops farming, animal rearing, bee keeping , pomade, making fishing/fishmonging (normally in coastal areas), pastries/bread baking, bead making, soap making, basket weaving, cloth weaving, weanimix production, pottery and tapioca making’.

4.7 Income Generating Activities Engaged in

In line with the strategies put in place by the NFLP, adult learners were introduced in the last year of the NFLP livelihood activities where the learners were trained to acquire income generation skills. Literacy instructors were expected to assist their classes set up income generating projects and then invite technical personnel from the Rural Enterprise Project of the NBSSI to help deepen knowledge, understanding, and





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skills of income generating activities that beneficiaries have learnt and also engaged in.

After learning some of the IGAs at the literacy classes, each participant had specific IGAs that they are engaged in as a group IGAs after completing the literacy programmes. The choice to engage in specific IGAs by adult learners was based on the availability of raw materials, availability of ready market, proximity of carting the goods to the market centers, market size and what some of the adult learners were already engaged in to help them increase their sources of income to support their lives.(NFLP.1999).

Beneficiaries from the Kwamang literacy class have taken up soap making and kente weaving as their income generating activity. With the exception of kente, where they have to travel to Kumasi to buy the yarn and colour, there are oil palm plantations in the area, which becomes easy for them to buy the fruits for their palm oil extraction project. Beneficiaries from the Bekwai-Zongo literacy class are also engaged in palm kernel oil extraction as their IGA, and finally the beneficiaries from the Essumenja literacy class have also taken up palm oil extraction as their IGAs. The Table below shows the various income generating activities engaged in by beneficiaries from the three communities.

Table 4.7: Income Generating Activities engaged in

Communities	Income Generating Activities	Frequency	Percentages
Kwamang	Soap making and kente weaving,	20	33.9
Bekwai Zongo	Palm kernel oil extraction	22	37.3
Essumenja	Palm oil extraction	17	28.8
	Total	59	100.0

Source: Field Survey 2015.

Beneficiaries of the literacy programme in the Kwamang, Bekwai- Zongo and Essumenja communities have taken up kente weaving and soap making, palm kernel oil extraction and palm oil extraction respectively.

At the interview session with the NFED officials, *they said 'beneficiaries of the three communities have been engaged in the following IGAs since completing the literacy/livelihood programme. Respondents from Kwamang were engaged in Kente weaving and soap making, respondents from Bekwai –Zongo were engaged in palm kernel oil extraction, and the rest from Essumenja were engaged in palm oil extraction'*. Observation of the researcher also confirmed that beneficiaries of the NFE programmes were seen interestingly engaged in their IGAs that were taught at the programmes, whilst at the rest not engaged in IGAs spent more time in household activities and other activities that could earn them some income.

4.7.1 Respondents reasons for engaging in IGAs

Eighty (80) percent of respondents from the three communities said their engagement in these IGAs were to enable them make an *'additional income to supplement income from their main occupations (Agricultural activities)and also to improve their standard of living'*, whilst the rest said, they engaged in IGAs *'so as to employ others in order to also make a living'*. This finding affirms NFED strategy that all literacy classes are encouraged to undertake income-generating activities as soon as they are established (M.O.E 1992) and (NFLP, 1999). This finding is also in consonance with the observation made by Aryeetey and Kwakye (2005),that to make sure that learners' motivation were sustained, income generating activities were introduced and credit was also to be instituted to help the learners. In addition, this finding of the research affirms the study by Mwangi (2001) in Kenya that as early as 1969, literacy



instructors were expected to assist their classes set up income generating projects, and technical officers were invited to help deepen knowledge, understanding, and skills of the projects. The choice to engage in specific IGAs by adult learners was based on the availability of raw materials, availability of ready market, proximity of carting the goods to the market centers, market size and what some of the adult learners are already engaged in, confirms IFAD'S (1991) main steps suggested for starting or setting up an IGAs.

This finding is also in consonance with one of UNESCO's (1993) major components of training, which has functional literacy and the basic occupational skills / income generating activities components. Beneficiaries made more income from engaging in IGAs which helped to uplift them from their poverty situation. There has been financial or economic empowerment of the beneficiaries. Respondents from the three communities were engaged in some income generation activities because of the above reasons upon completing the literacy programmes. This is an indication that, the literacy programme has fulfilled its key immediate economic goal.

4.8 Non-Formal Education Programme to Improve IGAs of Beneficiaries

The beneficiaries of functional adult literacy programme said their engagement in the programmes have had improvement on their IGAs. They said the involvement of the National Board for Small Scale Industries (NBSSI), and NFED of the Ministry of Education the main providers of adult literacy programmes, in the provision of income-generation skills have helped improved their IGAs. Simple accounting processes, marketing skills, how to access for credit and entrepreneurship skills which were pass onto them, have made them to improve upon their IGAs. The programme





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providers have also linked them up with micro finance institutions to access credit which they say is meager.

According to the officials, the involvement of the National Board for Small Scale Industries (NBSSI) and their outfit, in the provision of income-generation skills for beneficiaries of the programmes, had helped improved their IGAs, which had made them get additional income as supplementation to their main livelihood income. Simple accounting processes and entrepreneurship skills were provided for beneficiaries. During the interview session with respondents from Bekwai –Zongo community, engaged in palm kernel oil extraction, fifteen (15) respondents said *‘they have learnt to package their palm kernel oil in attractive bottles with labels that are catchy; this they said has enhanced their IGAs’*. Six (6) respondents from Kwamang community engaged in soap making also mentioned that *‘the programme has equipped them with skills of keeping records of their transactions and the culture of savings to re-invest in their IGAs’*. With respect to respondents from Essumenja community engaged in palm oil extraction, three (3) women said that *‘instructors /facilitators were able to link them up to personnel from the Rural Enterprise Project department to provide them with training and entrepreneurship in Income-Generating Activities’*. The men engaged in kente -weaving at Kwamang also said that *‘their involvement in NFE programme has made NFE programme providers to linked them up to micro-credit institutions such as ‘MASLOC’ to support their IGA’*.

This finding corroborates Blunch and Portner (2004) assertion that some organizations (World Vision Ghana, National Board for Small Scale Industries and GRATIS Foundation) in collaboration with NFED of the Ministry of Education provide income-generation skills such as; training learners in the formation of co-operatives, training in simple accounting processes and entrepreneurial skills for



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beneficiaries engaged in income-generating activities. In addition, this finding supports Bankee (2003) and Pants (2005) observation, that each learning forum exposed learners to new ideas which they are not aware of, and which could improve their economic activities. In a similar view, in their separate studies, this finding affirms Blumberg, Rakowaski, Linker and Monteon (1995) & Zuofa (2008) observation that participation in non-formal learning exposed rural women to knowledge and skills which enhanced their competence to access and manage their own resources. Furthermore, Fluitman (2002) also posited, that life skills development and health issues improve quality of income generating activities and occupational safety, and improved health, thereby increases incomes and raise the standard of living of the poor and the disadvantaged. This finding therefore affirms the assertion of Fluitman(2002).

Table 4.8a: Paired Samples Statistics of Learners Status before and after Receiving IGAs Training

Variables	Mean Income after IGA Training (GH¢)	Mean Income before IGA Training (GH¢)	Mean Differen ce (GH¢)	T- Values	Df	Sig or P- Value
Kwamang	28.000	14.667	13.3333	6.325	14	.000
Bekwai Zongo	34.000	19.333	14.6667	8.876	14	.000
Essumanja	35.333	16.667	18.6667	9.727	14	.000

Source: Field Survey 2015

Income levels of respondents before and after IGAs Training

Table 4.8 b.: Paired Samples Correlations of Learner Status before and after Receiving IGAs Training

Variables	N	Correlation	Sig.
Pair 1. Kwamang & Kwamang	15	.690	.004
Pair 2. Bekwai Zongo & Bekwai Zongo	15	.714	.003
Pair 3. Essumenja & Essumenja	15	.690	.004

Source: Field Survey 2015

A correlation coefficient is a statistical tool used to summarise the relationship between two variables with a single number that falls between -1.00 and +1.00 (Welkowitz et al., 2006). Taking the income levels of Kwamang respondents 'Before and After' IGAs training into consideration, it can be seen that the correlation (r) of Kwamang is 0.690 and the significant level is 0.004. It can be seen from the table that the p-value is 0.000, which is less than 0.01. Therefore, we can conclude that there is a strong and positive ($r = 0.690$) relationship between income levels of respondents and IGAs training received from Non- Formal Education Programme. Again, taking the Income levels of Bekwai- Zongo respondents into consideration, it can be seen that the correlation (r) of Bekwai -Zongo respondent's income level after the IGAs training was 0.714 and the significant level is 0.003. It can be seen from the table that the p-value is 0.000, which is less than 0.01. Therefore, we can conclude that there is a strong and positive ($r = 0.714$) relationship between income levels of respondents and IGAs training they received from Non- Formal Education Programme.

Furthermore, from the table above, the Income levels of Essumenja respondents shows that the correlation (r) value of Essumenja respondent's income level after the IGAs training was 0.690 and the significant level is 0.004 and can be seen from the table that the p-value is 0.000, which is less than 0.01. Therefore, we can conclude that there is a strong and positive ($r = 0.690$) relationship between income levels of Essumenja respondents and IGAs training they received from Non- Formal Education





Programme. This finding therefore agreed with Fluitman (2002), that there is a link between poverty alleviation and skills training, increased growth, productivity and innovation in particular, through Non-formal education, for the informal sector of the economy. Fluitman (2002) further stated that the life skills development and health related training improve quality of income generating activities and occupational safety as well as improves the health status of individuals, thereby increasing incomes and raising the standard of living of the poor and the disadvantaged. It also helps to develop social capital and strengthens knowledge about informal sector associations, rural organizations and governance.

4.9 Challenges Beneficiaries' faced in Utilizing Income Generating Activities

From the study, respondents who were engaged in palm oil extraction, palm kernel oil extraction, kente-weaving and soap making on a sustainable base did encounter challenges in an attempt to utilize these income generating activities.

Respondents from Kwamang in an interview said that, *'they were promised by the NFED that they would support them with start-up capital for their IGAs, but along the line, the monies were not given to them by the NFED to start their IGAs, instead they were asked to contribute money among themselves to start their IGAs, which some did, but on a small size'*. Also, respondents from Kwamang community who were engaged in kente -weaving said that *'NFED officials were able to link them up to a Micro credit institution 'MASLOC' (Micro Finance and Small Loans Centre) to access some financial support for their IGA, but the amount given them was too meager, to enable them expand their IGAs, thereby making it difficult to break even and pay back their loans, the reason was that they had no collateral as a surety. '*



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On the other hand, the Regional coordinator in charge of IGAs and the Municipal Coordinator of NFED also complained about *‘non-payment of the credits accessed by them for beneficiary groups of the literacy programmes engaged in IGAs, thereby making it difficult to make those same credits available to other groups’*.

This unfortunate development certainly affects the smooth establishment and administration of sustainable IGAs for the adult learner groups. By so doing, it defeats the very purpose of introducing literacy skills and IGAs into the Adult Literacy Programmes.

Another challenge that respondents also mentioned *‘was the issue of marketing their products. They faced stiffer competition from neighbouring communities especially those engaged in palm oil extraction, palm kernel oil extraction and in soap making’*.

In the Bekwai Municipality, every Wednesday is set aside as the market day, where anybody from far and near comes to sell whatever he or she has. The Wednesday market held in the Bekwai Municipality happens to be the only large market day in the Municipality, where sellers of all kinds of goods and services compete among themselves. Other challenge that some of these respondents revealed *‘were the issue of inadequate modern technological devices for their business was a worry to them’*.

From the observation of the researcher, majority of the respondents could not use the engine/motor-powered grinding mills, so they had to resort to human efforts to grind and pound in processing their products, which was very tiresome. Energy used by these beneficiaries in their production process was the burning of firewood and the shells of the palm nuts. The heat and smoke that emanated from the burning was not pleasant to them.

Other challenge respondents from Bekwai- Zongo mentioned *'was the issue of inadequate palm nuts to be used for the processing of palm kernel oil, as well as inadequate supply of energy to power the machines that were used to grind the nut'*. To them, *'they had to travel far away to some communities like Fomena, Dompase and Kojo Nkwanta in the Adansi North District to buy the nuts for the extraction of oil'*. The submissions from the NFED also indicated that, the main challenge facing the respondents was the, *'issue of inadequate credit facilities from financial institutions within the Municipality, and inadequate labour -saving technologies for their income generating activities'*.

The researcher also saw the tedious and unpleasant ordeal that the respondents from the three communities went through in their IGAs activities. The energy that was used by these beneficiaries in their production process was the burning of firewood and the shells of the palm nuts, the heat and smoke that emanated from the production was not pleasant to them. On the other hand, those who could not use the engine/motor-powered grinding mills, had to resort to human efforts to grind and pound in processing their products, which was to them very tiresome and time consuming. From the respondents of all the three literacy classes, the issue of inadequate credit was a major challenge facing them, either as a start- up capital or capital for expansion of enterprise. This research finding conforms to (Oketch, 2000; Tomecko and Dondo, 1992) studies carried out, as lack of credit been identified as one of the most serious constraints facing SMEs and hindering their development. The fact that beneficiaries respondents were linked up to Micro- credit institutions like 'MASLOC (Micro Finance and Small Loans Centre) to access credit, which to respondents was too merger confirms what Athanne (2011) studied, that requirements of collateral as the greatest limitation facing women entrepreneurs in Kenya in accessing for finance.



The merger amount given out to beneficiaries is the fact that, these respondents do not have collateral as a source of surety to be given so much finance for their business.

The issue of marketing their products, and facing stiffer competition from neighbouring communities especially those engaged in palm oil extraction, palm kernel oil extraction and in soap –making, corroborates Jaiyebea's (2010) study of micro-enterprises, as very often the source of innovation, which are especially vulnerable to competition from counterparts who introduce new products or services, or improve their production processes and also lacking the resources to respond rapidly. There is competition in the size of market share in the rural setting. These rural markets are not expanding and new competitors such as mini-super markets with wide varieties of products for those who are engaged in selling household products are emerging. According to Jaiyebea (2010), the challenges these micro-enterprises operators faced could be caused by lack of marketing skills. However, from the researcher's research finding, the beneficiaries mention that they had training from the National Board for Small Scale industries (NBSSI) on simple accounting processes and marketing skills, which helped enhance their IGAs. If that is the case, then the personnel from the NBSSI contracted by NFED to train beneficiaries of the literacy programme in IGAs, should be verified whether they actual give the proper training to beneficiaries to enhance their IGAs.

There were also the issues of inadequate supply of energy to power the machines that were used to grind the nut by beneficiaries from the Bekwai –Zongo community, engaged in palm kernel oil extraction. This finding is in consonance with observation made by Bokea, Dondo & Mutiso (1999) that Infrastructure as it relates to provision of access roads, adequate power, water, sewerage and telecommunication has been a major constraint in the development of Small and Medium Enterprises (SMEs).

SUMMARY, CONCLUSION AND RECOMMENDATIONS

5.1 Introduction

This chapter presents the summary of findings and the implications for development of adult education programme, conclusions and recommendations.

5.2 Summary

The study found that beneficiaries of Non- Formal Education programmes were equipped with the skills of reading, writing and calculation, as well as acquiring the knowledge and skills in life skills and health issues, and civic education which have enhanced their Income generating activities. Majority of these beneficiaries have used the livelihood/literacy skills and knowledge to enhance their income generating activities which have remarkably improved their living conditions. Beyond the economic benefits, they have also obtained health benefits, gained self-confidence and have realized the need to perform their civic rights and responsibilities.

Beneficiaries from the three literacy classes were engaged in one or two specific IGAs after going through the literacy learning programmes. The choice of IGAs engagement was based on availability of raw materials, availability of ready market, proximity of carting the goods to the market centers, market size and what some of the adult learners are already engaged in. Beneficiaries in Kwamang, Bekwai-Zongo and Essumenja were engaged in kente- weaving and soap making, palm kernel oil extraction and palm oil extraction respectively as their IGAs. Through the collaborative efforts of NFED of the Ministry of Education (main provider of adult literacy programmes) and National Board for Small Scale Industries, beneficiaries



have acquired simple accounting processes, marketing skills, how to access for credit and entrepreneurial skills which have helped boost their IGAs.

In spite of these successes that beneficiaries have gained, they are saddled with challenges with respect to inaccessibility of credit for their IGAs, inadequate market and the challenge of facing stiffer competition from neighbouring communities especially those engaged in palm oil extraction, palm kernel oil extraction and in soap making. There was the problem of inadequate labour- saving technologies as well as persistent power outage. There was also the problem of inadequate palm nuts to be used for the processing of palm kernel oil .However, beneficiaries of the study further suggested some measures that could be adopted in addressing those challenges, such as provision of financial capital and equipment to improve their IGAs, and getting ready market for their products.

5.3 Implication for Development of Adult Education Programme

Apart from an attempt to investigate the problems that hamper Non-formal education programme as a factor for improving income generating activities / livelihoods of beneficiaries in the Bekwai Municipality of Ghana, this study like those of its kind is also aimed at identifying an emerging concept that is worthy of lessons, to guide the planning and implementation of Non- formal education programmes.

1. Educational programmes for adults are more efficiently planned and executed when the beneficiaries' participants are adequately involved in the real sense.
2. .The participatory nature of adult education programme engenders the use of Andragogy approach.





3. Adult education projects or programmes should be developed based upon participant's experience, interest and needs, which serve as inputs for planning Adult education projects or programmes.

5.4 Conclusion

In conclusion, the social and economic benefits derived from the exposure that emanated from literacy and Income generating programmes are invaluable. The infusion of income generating activities as part of the overall literacy delivery of the NFLP has given adult learners the impetus for their economic liberation and that of their families. Real emancipation results when people know their own capabilities and can take their destinies into their own hands. It is therefore clear that, the thrust of the Non-Formal Education Programme is to serve as a tool to improve the income generating activities of the beneficiaries through capacity building. The Non-Formal Education Programme has led to the liberation of the beneficiaries from the restraints and limitation of ignorance and dependency. This has made learners to contribute towards the direct socio-economic development of their communities through the empowerment received from the discussion of the pictures in the primer.

The most significant factors that emerged from the study were that, IGAs served as major sources of income supplementation to the main income gotten from the main occupation of beneficiaries which is farming. IGAs also served as source of major employment for other beneficiaries who had no major occupation. These small scale enterprises (IGAs) were seen to be the frontline in reducing poverty and raising the quality of life of the beneficiaries in the study areas. Another factor that emerged was that there is a strong and positive relationship between income levels of respondents and IGAs training they received from Non- Formal Education Programme.

Beneficiaries have gained the ability to read and write, keep records, gained employable skills among others, hence improving their economic, social, and political lives.

This study has looked at Non- formal education programme as a factor for improving income generating activities of beneficiaries. The income generating activity of beneficiaries of the Non- Formal Education Programme is just one component of the Non- Formal Education Programme. Therefore, further studies may consider assessing the social, health or civic awareness component of Non- Formal Education Programme, which creates among learners awareness with regard to their social, cultural, health status, reproductive health matters and political life.

5.5 Recommendations

There is no single approach most conducive to the success of literacy and livelihood skills programmes in the promotion of income generating activities. There are therefore a number of general recommendations that should be taken into account when it comes to designing policies and programmes for literacy and income generating skills in the promotion of income generating activities.

Income generating activities are aimed at encouraging individuals to get additional incomes to supplement what is gotten from their normal occupations. Although beneficiaries of the Non- formal education programme are engaged in IGAs, there are myriad of problems they also encounter, which need to be attended to. In the light of this study's finding, it is recommended that;

1. Government of Ghana and agencies that provide Non- formal education programme today, need to focus its attention on working with existing or new groups of adults engaged in an income generating activity, and using the



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embedded literacy activities of that income generating activity to enhance the work of those groups, not just injecting skills in a one-off programme. This should go alongside the provision of a progressive wider programme of learning opportunities.

2. Secondly, there should be a regular up-dating of knowledge and skills through training for beneficiaries of functional literacy/livelihood programmes by officials of the NFED in collaboration with the Business Advisory Center of the National Board for Small Scale Industries, in areas of business development, costing, financing, entrepreneurship, marketing among others.
3. Various financial institutions within the Municipality should provide loans for beneficiaries of the programme to expand their businesses. In addition funds should be made available to acquire the necessary equipment and materials that will ease the tedious and unpleasant ordeal beneficiaries go through in their IGAs.
4. Beneficiaries of the Non-formal education programme engaged in income generating activities on a sustainable base should be well organized by the Non- Formal Education Division of the Ministry of Education, and then should be allowed to involve in micro-credit activities, as an effective way to assist and empower them. This can be done through the formation and operation of savings and borrowers groupings. This would then build their confidence, trust and social capital in the running of their IGAs.
5. Finally, local authorities and other civil society organisations must also partner with the Non-formal education programme providers in the provision of



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logistics, funds, efficient and effective human resources to assist beneficiaries of the functional adult literacy/livelihood programme to enhance their IGAs.



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APPENDIX A

QUESTIONNAIRE: Questionnaire for Beneficiaries of Functional Literacy Programme engaged in IGA and those not engaged in IGA.

This survey is being carried out to collect data for my research work, which is part of my study in Master of Philosophy in Development Studies at the University for Development Studies, Tamale. The Title of the study is, Functional Adult Literacy Programme as a Means of Improving Income Generating Activities. A Study of Beneficiaries of Adult Literacy programmes in Three Communities in the Ashanti Bekwai Municipality of Ghana.

Information given out will be used exclusively for the above purpose, and will be treated with extreme confidentiality. Please take some few minutes to answer the following questions.

Please Tick Where Appropriate. Thank you.

Interview Date: -----

Place of Interview: -----

Bio- Data of Respondents

(1).Community:----- (2). Age: -----

(3). Gender:----- (4).Marital Status:-----

Male () Female () Single () Married () Divorced ()
Separated ()

(5). Level of education: No formal education () Primary school () Middle school ()
Junior high school ()

(6) What do you do for a living? Farming () Food vendor () Artisan ()
Trading () Government work () Other: specify ()



Literacy Programme/ Classes

(7) Why did you enroll in the literacy programme?

To able to read and write () To acquire employable skills () To be identified with a group () Because classes is free ()

(8) Were you able to go through the literacy programmes scheduled for you? Yes()
No ()

If No to question 7 above give reasons why you could not go through the literacy programmes?-----

(9) How long were you engaged in the literacy programme? 1 to 2 years () 3 to 5years ()

6 to 8years () 9 to 10years () Stopped along the way ()

(10) Have your expectations been met? Yes () No () I do not know ()

(11) If YES, briefly explain how your expectations have been met-----

(12)If NO, briefly explain how your expectations have not been met-----

(13) Which strategy is introduced in the learning programmes for acquisition of knowledge and skills to help promote your IGAs?

Literacy first () Literacy second () other (specif0-----

(14)Give reasons for choice in question 11-----



(15) Have you been equipped with any literacy skills in participating in the NFE programmes? (YES/NO)

(16) Which livelihood/ literacy skills are you equipped with to improve your IGAs?

Literacy and Numeracy a) Reading b) Writing c) Ability to do Fundamental Mathematics (addition, subtraction, multiplication, division)

Life skills and Health issues a) Family Planning b) Drinking potable water c) Breast feeding d) Recording keeping e) Child nutrition f) Family and personal hygiene g) Savings culture.

Civic Awareness a) Protection of public property

b) Bush fires preventions c) Inheritance rights

d) Voting in general elections

(17) How has these skills mentioned above helped improved your IGAs?-----

(18) Mention any of the income generation activities that you have learnt in the literacy classes

Soap making() Gari Processing() Kente Weaving () Palm Kernel Extraction()

Palm Oil Extraction() Mushroom farming() Food Processing () Palm Kernel Oil extraction and soap making() Kente weaving and soap making()

(19) Mention the income generating activities that you have been engaged in since completing the literacy programmes -----

(20) Mention some of the factors that have motivated you to go into these IGAs engaged in.-----



(21) How have activities of the NFE programmes helped enhance the income generating activities that you are engaged in to improve your lives?-----

(22) Before joining the literacy programme how much were you earning a month?

- a.(Below 50 Ghana Cedis) b. (50- 100 Ghana Cedis) c. (100- 200 Ghana Cedis)
d.(200- 300 Ghana Cedis) e. (Above 300 Ghana)

(23) After engagement in IGAs, how much are you earning a month?

- a.(Below 50 Ghana Cedis) b. (50- 100 Ghana Cedis) c. (100- 200 Ghana Cedis)
d.(200- 300 Ghana Cedis) e. (Above 300 Ghana).

(24) Mention some of the challenges you have encountered in attempt to utilize IGAs if any)-----

(25) Please, suggest ways out to these challenges encountered in an attempt to utilize these income generating activities -----

THANK YOU



INTERVIEW GUIDE FOR NFED OFFICIALS

Information given out will be used exclusively for the above purpose, and will be treated with extreme confidentiality. Please take some time to answer the following questions. Thank you.

Interview Date: _____

Place of Interview: _____

1. Length of time you have been running these three classes
2. Aims of running the literacy classes in these Communities
3. Which strategy/approach is adopted to transfer literacy skills and knowledge in the learning programmes to help promote your IGAs?
4. Literacy first () Literacy second () other (specify).....
5. Literacy skills and knowledge utilized by beneficiaries to promote IGAs
6. Improvement in the life of beneficiaries after utilizing the livelihood skills and knowledge acquire from the literacy classes
7. Income generating activities learnt in the literacy classes
8. Types of income generating activities beneficiaries are engaged in.
9. Extent NFE programmes improved IGAs of beneficiaries
10. Challenges encountered by beneficiaries in an attempt to apply these income generating activities.



APPENDIX C

INTERVIEW GUIDE FOR BENEFICIARIES ENGAGED IN IGAS

1. 1 .Literacy skills beneficiaries of the NFE programme are equipped with
2. Literacy skills and knowledge utilized by beneficiaries to promote IGAs
3. Income genera/ting activities learnt in the literacy classes
4. Types of Income generating activities beneficiaries are engaged in since completing the programme
5. Extent NFE programmes improved IGAs of beneficiaries
6. Challenges encountered by beneficiaries in an attempt to apply these income generating activities



OBSERVATION GUIDE FOR BENEFICIARIES ENGAGED IN IGAs

1. Livelihood / literacy skills and knowledge beneficiaries are equipped with.
2. Income generating activities engaged in.
3. Daily operations of beneficiaries at the work site,
4. Challenges / shortcomings beneficiaries encountered in carrying out income generating activities,
5. Ways in which beneficiaries attempt to overcome these shortcomings and the support measures given to beneficiaries engaged in IGAs.



INTERVIEWED GUIDE FOR BENEFICIARIES ENGAGED IN IGAs

1. Mention some of the livelihood skills and knowledge carried out in these classes
2. Income generating activities learnt in the literacy classes
3. Livelihood skills and knowledge beneficiaries are equipped with
4. Income generating activities beneficiaries are engaged in
5. Effects of income generating activities on the lives of beneficiaries;
6. Challenges encountered in attempt to utilize income generating activities to enhance your live.

