Effects of Non-Formal Education on the Socio-Economic Development of Women in Nadowli District, Ghana

Badu-Nyarko, S. K.¹, Zumapkeh, E. S. K.²
Institute of Adult Education, University of Ghana, Legon¹
Ghana Education Service, Garu-Tempa District, Northern Region²
(Corresponding Author: sbnyarko57[at]yahoo.com or skbnyarko[at]ug.edu.gh)

ABSTRACT

Non-formal education programmes are designed to provide people with knowledge and skills to perform effectively in their developmental efforts in their communities. It is a process of bringing about change in the attitudes and behaviour of people. This study sought to determine the nature and outcome of non-formal educational programmes in the Nadowli District of the Upper West Region of Ghana in relation to how women beneficiaries of the programme acquired the relevant information, skills and attitudes and the impact the programme had made on their social and economic lives. A survey design was adopted for the study. The population of the study comprised adult women learners aged 15 and above who had participated in the Non-formal educational programme in the district for at least twelve months. A sample of 160 learners were randomly selected from a population of 300 learners and interviewed. A multi-stage sample technique was adopted using the interview schedule to collect the data from the beneficiaries in “Dagaare”, the native language of the people. The study found out that beneficiaries have become active participants in decision making in their communities as well as increasing their knowledge about trade practices, savings, literacy, taken better care of their children, managed their household better and gave premium to the education of their children to help them reduce poverty. The study further indicated that dialogue between beneficiaries and their husbands led to changes in attitudes and behaviours that greatly enhanced co-operation and harmony in many families. Self-esteem and confidence were necessary ingredients in the achievement of goals and ambitions in leadership among these women.

Key Words: Non-formal education, literacy, decision-making, socio-economic development, women empowerment.

INTRODUCTION

The world has never been the same again since 1975 when the International Women’s Year brought to the fore issues of equality between the sexes. Women’s issues, which hitherto had received little attention, attained instant national and international significance. Since this epoch-making event numerous research studies have been conducted into the condition of women throughout the world. In addition, many conferences and seminars have been held both at
the regional and international levels all over the world, aimed at tracking down and eliminating obstacles that militate against the full development and wellbeing of women (Dolphyne, 1991). Jaraweera (1979) Dolphyne (1991) and Sai (1995) agree that in spite of differences in culture, industrial development, education and income levels, women suffered similar types of indignity, discrimination and injustice in almost every sphere of human endeavour, and that the difference between countries was only one of degree.

The Human Development Report (1995) indicates that of the 900 million illiterate people in the world, women outnumbered men two to one. What is more, the report contends that girls not only constituted 60% of the 130 million children without access to primary education but that 70% of the 1.3 billion people in poverty were women (Bhardwaj and Vijayakrisnan, 1998). The report also bemoans the fact that even when women are in gainful employment, they often earn less than their male counter-parts; their activities are not often reflected in the statistics; there is higher unemployment and poverty among women and gender discrimination is rife. These revealing statistics from the report also indicate that illiteracy and school dropout rates tended to be high among girls and that gender discrimination perpetuated greater poverty among women.

Bias in traditional sex roles cum socio-cultural constraints tend to impede educational opportunities for girls in many parts of Africa (Adepoju and Oppong, 1994; Adoo-Adeku, 2004). Indeed Adepoju and Oppong (1994) claims that adult illiteracy in sub-Saharan Africa is higher than any other region of the world, with women averaging as much as 75% as against 54% for men.

The Ghanaian situation of women closely mirrors what pertains in continental Africa. Women in Ghana constitute about 51% of the population (2000 Population and Housing Census) and contribute immensely to the national development effort. Yet women are hamstrung from realizing their full potential by a number of very critical factors. In addition to their numerous domestic and productive roles, which take considerable time, they are also inhibited by a general lack of education, little access to credit, land, information, labour and market (Haddad, 1991 cited in Ampofo 2001). According to Ampofo (2001) the literacy rate of women in Ghana is only 23% as compared to 42% for their male counterparts.

The Ghana Statistical Service report (2000:10) defines extreme poverty “as those whose standard of living is insufficient to meet their basic nutritional requirement even if they devoted their entire consumption budget to food.” The report contends that while the incidence of extreme poverty in Ghana has decreased from over 36% in 1991-92 to just under 27% in 1998-99, poverty still remains unacceptably high, with about 25% of Ghanaians being extremely poor – women being the worst affected.

**NFE and Gender Equity**

The ability of Non-Formal Education (NFE) to address gender imbalance and gender inequity and especially in tackling rural poverty has been the subject of much research on NFE as a tool for social, economic and cultural development (Amedzro, 2005). Labelle (1976) as cited in Thompson (1995) avouches for viable NFE’s ability to change people and the constraining social structures while Duke (1979:8) sees NFE as the new paradigm and argues that the concept has not only come of age but that it has assumed a “central continuing strategy for development and is neither a stop gap nor a temporal second best expedient.” He argues that its strategy
reaches those least served by the formal system and contributes significantly to the economic and social advancement of the poorest of the poor.

In the same vein Jayaweera (1979) views NFE programmes as imperative for satisfying basic needs of people in developing nations especially with respect to socio-economic development. She contends, rather forcefully, that NFE is currently considered a panacea for all socio-economic problems. While Jaraweera’s position may be rather extreme, she nevertheless brings home the sobering realization that while governments and educators have given NFE a peripheral treatment, its programmes may be useful instruments for effecting structural and attitudinal changes in society. She asserts that NFE not only assists in the promotion of educational opportunities, it actually helps in eliminating discrimination and permits women to play positive roles as “development agents.”

NFE and the Marginalized

The case for the role of NFE in impacting positively on the lives of the poor, the vulnerable, the marginalized, and the excluded and especially of women cannot be overstated. Like Freire and Nyerere before her, Green (1979) sees the purpose of NFE to include consciousness-raising and the building of community skills and capacity of previously excluded, oppressed, exploited or isolated groups. According to her, NFE helps to organize such people to act to advance their own welfare. Indeed she perceives NFE as relating to basic human needs. Bhola (1994) cited in Zumakpeh (2005) considers NFE as multifaceted, leading to fairness and personal fulfilment. NFE has the ability to make individuals feel free, better informed, more confident, assume community leadership, make better decisions, gain higher status, feel respected, increase productivity and feel less dependent. In effect, NFE helps people to lose their blindness and come “out of darkness into light” and this for her is real development (Bhola, 1994). According to Gayfer (1979) cited in Zumakpeh (2005) NFE should not be viewed “as a handy panacea but as an acknowledgement that mere ‘technical’ solutions are not sufficient to meet such critical issues in social and economic development as mass poverty, meeting basic needs, improvement in health and general family life” (p. 61).

Women, Culture, Gender Inequality and Discrimination

Women suffer a multiplicity of problems most of which are socially constructed. Dolphyne (1991), Sai (1995), Mackenzie (1993), Hooks (2000), Tsikata (2001) and Benneh (2009) all identify culture as a major culprit in the way of women’s development, especially, their “emancipation and…full integration into the economic, social and political life of their various countries” (Dolphyne, 1991:9). Aeons of discriminatory and anachronistic social and cultural practices have combined to relegate women to a somewhat second-class status in society (Sai 1995). In some parts of Ghana, older women suspected of being witches are banished to witch villages and female religious bondage (Tsikata, 2001). Even marriage is considered a process of domesticating women as it transfers control of women from their fathers to their husbands (Mackenzie, 1993).

Gender-based violence is not only a documented fact; it is also a manifestation of a socially, culturally, customarily and religiously accepted norm (Ebiringa and Emejulu, 2009; Tsikata, 2001). Even in their multi-faceted roles as planners, managers, nurses, teachers, mothers and wives on whom the family depends, women play subservient roles. They are not

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permitted to sit in village councils where important decisions are taken, yet they are often charged with the social responsibility of executing such decisions. (Russel, 1994; Benneh, 2009)

In Ghana, the economic and social situation of women bears close affinity with the dismal global picture painted above. Though women account for 51.0% of Ghana’s population (GSS 2000), the majority of them are economically very poor, socially marginalized and of lower status/subordinate position with political power sharing and decision making in the hands of men (Adoo-Adeku, 2004; Benneh, 2009). Adoo-Adeku (2004) also explains that illiteracy rates of women in Ghana are very high because education is concentrated on males and this situation has helped to entrench the existing inferior position of women.

**Non-formal education, Women and Development**

The role of women as human resources in social and economic development has received increased attention in recent times. Additionally, there have been efforts at improving their status and enhancing their opportunities for social and economic participation (Paulucci et al 1976). Consequently, attention is gradually focusing on the largely unreported, unmeasured contributions and unpaid work of women throughout the world.

This positive development notwithstanding, women still remain on the fringes of the social and economic development of many countries. Fact is, 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 high premium on education (Malik, Safdal and Ghazi, 2010; Benneh, 2009). Unfortunately, education (or the lack of it) has proved to be the Achilles’ heel for many women vis-à-vis their social and economic status. Malik, Safdal and Ghazi, (2010) and Paulucci et al (1976) submit that the power to make informed decisions that affect people’s well being is predicated on their access to information. Access to information, they further argue is however, largely dependent on literacy, and women are more likely to lack literacy skills. For instance, Paulucci et al (1976) concluded that NFE for literacy is one of the most compelling needs in the third world, especially for women.

Jarquin (2004) recounts how NFE expanded the horizon and increased the confidence of women in India. She claims that many women no longer saw themselves just as ‘house wives’, but women who own their own projects, earn money and now have the confidence to speak openly before others. For one such woman, the ability to talk about her feelings and her life, constituted her greatest personal achievement.

The social and economic benefits to be derived from the exposure that emanates from NFE and literacy programmes are invaluable. Real emancipation results when people know their own capabilities and can take their destines into their own hands. Dolphyne (1991) designates women, especially, rural non-literate women in this category as truly liberated. She recounts the success of a particularly touching story of a soap making cum literacy project in Essam, a village in the Eastern Region of Ghana in very emotive language. The culmination of the Essam project was an excursion to Accra. The aggregate effect of this and other experiences of these women groups was that they had succeeded in shedding off the inhibitions that preclude their confidence in their own capabilities (Dolphyne, 1991). Ekanayake (1997) recalls a case study in the Banda district of India where the twin principles of education and empowerment validated the need for NFE. In a society where gender and the caste system combine to put a crashing weight on
women, non-formal education became a tool that enhanced their status in the village and gave them greater responsibility (Ekanayake, 1977).

The study:
1. Analyses NFE programmes in terms of their content, motivation, methodology, resources and effects on the social and economic activities of beneficiaries.
2. Determines if educational programmes have enabled beneficiaries to improve upon their social and economic situations.
3. Analyses the policies, procedures and structures put in place by NFE organisations to ensure effective implementation of programmes.

RESEARCH METHODOLOGY

The data for this study was gathered from adult women aged 15 and above, residing in Nadowli District who participated in any form of NFE programmes for at least 12 months since 1994. It also included administrators, officials and facilitators of such programmes in the district. The sample was made up of 180 women from the district through a multi-stage sampling technique. First, of the district’s ten Area Councils, six were selected through the simple random sampling. Electoral Areas in each Area Council were then grouped and twenty three communities were selected. Next, communities with large populations of participants were compiled and labelled serially one, two, and three. All participants with identification number “three” were selected for the study. The simple random sampling technique was used for communities with small populations. Finally, 180 respondents were selected from among women who previously attended or were attending NFE programmes. Simple random sampling was again adopted to select officials/administrators of NFE programmes. This category formed a very small group and 30 officials and facilitators were selected and interviewed: five from each Area Council.

RESULTS AND DISCUSSION

Knowledge of NFE Programmes

Responses from the survey showed interesting developments in the dissemination of information. While traditional channels such as announcements (in churches, mosques, market squares) and family members still play an important role in the spread of information, it is clear that the mass media has taken a lead role in this area (Amedzro, 2005). The proliferation of FM stations in the country is beginning to make an impact in the dissemination of information, even in the rural areas. The crucial role of the radio is confirmed by findings from Paulucci et al (1976) that the power to make informed decisions that affect people’s wellbeing is predicated on their access to information.

Reasons for Participating in the Educational Programmes

Motivation plays a key role in most human endeavours and this is particularly true of the reasons most beneficiaries gave for participating in NFE programmes. For most of them, literacy provided the key to unlocking many doors and once the opportunity offered itself, they grabbed it. Participants believed that the ability to read and write would enable them become better people in the sense that they can take better care of themselves and their families. Some also
believed that literacy would assist them immensely in their various occupations, thus freeing them from the stranglehold of ignorance and helplessness. The works of Nyerere (1970), Thompson (1995), Jarquin (2004), Amedzro (2005) and Aderinoye (2006) support such conclusions from the responses. The authors believed that adult education is both liberating and empowering and that its purpose is to help people to develop themselves. Jarquin’s (2004) findings indicated that what people learn improves their lives. The NFE programmes were not merely aimed at enabling the beneficiaries to read, write and compute. The fact that they also learnt home management skills, family planning, primary health care, management skills and record keeping among others, validates Jarquin’s work. In her view, adult education must help its clientele to get organized, assess risks, keep accounts of income and expenditure and invest their money profitably.

**Type of Educational Activities Organized**

Responses from participants indicated the extremely heterogeneous nature of the educational activities the programme offered. Courses ranged from reading, writing, computing, personal/environmental hygiene, family planning, primary health care, childcare, home management, group dynamics and drama to farming livestock and poultry production. This finding is consistent with Nyerere’s (1970) definition of adult education as being a liberating and empowering force. According to him it is this twin quality of the concept that enables people to learn anything and everything that helps them to understand their environment and to change it to improve them.

**Permission from husband to attend programme**

The subordinate position of women vis a vis their male counterparts has been the subject of academic discourse over the years. Organizations such as UNICEF (1995), GSS (2000), and renowned authors including Olinga and Lubyayi (2002), Bhola (2004), Stromquist (2002), Tsikata (2001), Adoo-Adeku (2004) and Benneh (2009) among several others all argue that in many societies, women are ranked below men. The findings of all these institutions and authors were confirmed from the survey results. While the results of the survey were not surprising in view of the plethora of literature on the subject, they were nevertheless shocking. Of the 160 participants, as many as 129 or 80.6% needed permission from their husbands to attend the programme. In many instances, this was because of social conditioning. However, some (about 35%) arrived at the decision due to discussions with and assistance and support from their husbands. Still, it is this kind of situation that Mackenzie (1993) refers to as a process of domestication because control of women is either firmly in the hands of their fathers or their husbands.

**Educational activities that aided learning most**

In any teaching or learning transaction, it is of the utmost importance to identify the most suitable format for imparting knowledge or information. The survey results indicated group learning, discussions and drama, respectively as the leading delivery and learning techniques favoured by participants. The reasons for these are not far-fetched. Many participants summarised it thus: they ‘shared a similar social background’. What this meant was that they had a common background, shared similar ideals to learn and did not feel shy in each other’s company. Familiarity with each other’s circumstances led to participation and involvement in group activities. It is an approach Knowles (1975) recommends for adult learners. According to
him, adults come to any learning situation with a wealth of experience which should be tapped to enrich the teaching/learning transaction. Knowles also believed that participation and ego development are essential elements of adult education.

The varied nature of responses indicated that adult educational programmes can and do cater for almost every need of its clientele. Its flexibility (Duke, 1990) allows every participant to find a place in its varied ambit, whilst its multifaceted nature (Bhola, 1994) is confirmed by the numerous and varied nature of programmes that appeal to participants. Interest in programmes varied from new farming methods, primary health care, family planning, home management to food and nutrition and personal and environmental hygiene, among others. It also confirms what Ojesina, Folaranmi and Adegoke (2001) refer to as themes of social commitment and the development of the capacity of individuals. This view was confirmed because the various courses offered in the programme went beyond the mechanics of reading and writing, to relating the learning of these skills to the circumstances under which respondents lived.

**Effects of Participation in Educational Programmes**

The outcomes of any non-formal educational programme, according to Knowles (1980), are not necessarily knowledge per se, or even the acquisition of skills for that matter. It is knowledge and skills translated into behavioural change. The effectiveness of any programme can only be properly gauged through assessing the performance or success of the learner. The data on effects of participation in NFE programmes clearly show marked improvements in respondents’ economic and social activities.

**Economic activities**

Survey results showed that most participants were farmers. Except for four of them whose farming activities experienced no increased turnover, virtually all the rest experienced varying degrees of increase in the turnover of their activities. It is easy to understand why over 91.8% of respondents were farmers. First, an overwhelming majority of participants were married to farmers. This factor had two advantages for them.

The first advantage was that land became more easily accessible to them. One of the problems women encounter in Africa is limited resource base, segregation and the conferment of different legal rights on issues such as land ownership (Adepoju and Oppong, 1994). Land in Nadowli district is almost exclusively owned by men. Marriage therefore, becomes an easy way for many women to acquire land for farming (Olinga, 2002; Benneh, 2009). Another advantage is that many women are then able to combine working on the family farmlands with their own private farms. The income from their private farms belongs to the women.

The second reason why women became farmers was that they could and did attract cheap labour from among themselves by forming groups and visiting each other’s farms in turns. Finally, as girls grew up, they helped their mothers on their farms and with time, they acquired the skills of farming. It becomes clear then that most participants therefore needed very little resources to begin farming. However, it needed newer technology, better farming practices, improved seeds and shorter gestation crops to significantly increase produce. NFE provided this link.

The same is true for participants who engaged in “pito” brewing, the second biggest economic activity for participants. Since the main raw material guinea corn, is obtained from farming, it is easy for many women to obtain it from either their farms, from each other, their husbands or from the market. The other major raw material, firewood, is easily obtained from the
farm. Like farming, therefore, participants needed very little capital base to enter the industry. The catalyst for increased turnover however, was NFE (McTarvish, 2007; Bhola, 1994). Lessons learnt from personal and environmental hygiene on cleanliness, helped to attract customers. In the same way, knowledge of management practices and fuel economy helped to boost sales and cut costs.

Social activities
The areas that witnessed the most revolutionary change from participation in the educational programmes were the social lives of participants. In some instances, the changes were modest while in others they were so radical that whole personalities of participants seemed to have been transformed. Many of them, for instance, alluded to different areas of accomplishment that had enriched their lives in many respects. They cited reading and writing as having helped them to break many barriers in their lives. This accomplishment also helped many to gain new grounds and to broaden their horizon and this is in tandem with findings by Mathur (1977) and Bhola (1994) of the potential of NFE. The data also shows that NFE has helped two participants who previously had never been to school to enrol in the formal school system. These women, who are currently in the Senior Secondary School, have chalked a major feat and predictably, they have become local heroes in the community. The pride of achievement has raised their confidence and self-esteem.

The data also showed that courses taught in the educational programme were carefully chosen because of their potential to effect behavioural changes in respondents (Amedzro, 2005). The courses also had the potential to impact positively on the lives of participants. Participants agreed that good health enabled them to work more and harder, thereby increasing productivity. It also helped them to save some money that would have otherwise gone into treating some illnesses. In the same way, computing and record keeping enhanced their businesses. Many of them could now manage their farms and businesses better than before. They pointed to their ability to work out costs of raw materials and production thereby better determining a more profitable selling price.

Self-esteem and confidence are necessary ingredients in the achievement of goals and ambitions (Frade, 1998). For many rural women, these gems are socially lacking, resulting in lives of defeat and frustrations. The lack of self-esteem and confidence has also affected leadership among women. Many potentially great women leaders have lived lives of anonymity because they have been afraid to stand up and be counted. The ability of NFE to redeem these situations abounds in literature. Jarquin (2004), Aggor and Siabi-Mensah (2003) and Malik, Safdal and Ghazi, (2010) all affirm the efficacy of NFE programmes in boosting the confidence of women and helping them to become achievers. Aggor and Siabi-Mensah for example, cited the new-found confidence of women in Northern Ghana that has enabled them to take their destinies into their own hands and even to challenge authority, on occasion. In providing women with knowledge and building their capacity, Duke (1990) and Ojesina, Folaranmi and Adegoke (2001) also believe that local leadership is being built.

The most revolutionary finding however, with respect to interest shown in children’s education, was the question of equal educational opportunities for both boys and girls. In traditional Ghanaian (and African) societies, premium is given to the education of males in the family, (UNESCO, 1995; Olinga and Lubyai, 2002; Adoo-Adeku, 2004). For many families, education for girls was an after thought. It therefore, came as a surprise that over 96.3% of
participants voted in favour of equal opportunities for both boys and girls. The belief that girls were somehow second class citizens (Olinga and Lubyayi 2002; Stromquist, 2002; Bhola, 2004; Tsikata, 2001 and Adoo-Adeku, 2004; Aderinoye, 2006) had wilted under the burning lights of knowledge gained from education. Many participants (96.3%) said boys and girls must be given equal chances. The most damning verdict participants gave for the myth of male superiority was the empirical evidence of the numerous achievements chalked by females in various fields of academic and professional endeavour: lawyers, teachers, doctors and nurses. This finding, coming from poor rural and barely literate women may be enough to suggest that the death knell for the so-called male superiority myth is being sounded.

**Gender Roles**

One of the central elements of this study was to examine how poverty, social marginalisation, subordination and little or no say in power sharing and family decision making, affected women’s economic activities and social positions (Benneh, 2009; Adoo-Adeku, 2004).

While subordination, marginalisation and blatant disregard for women’s worth manifest themselves in several areas of family and social life (Dolphyne, 1991), one area in which these elements were patently visible was free accessibility to the family barn/granary. In the typical traditional family in the district, men held exclusive rights and access to the family granary. In fact, in many families women were forbidden even to open a barn. Food from granaries was supplied to women from time to time by their husbands.

However, participants claimed they performed an equal amount of work if not more on the farm. They sowed, weeded, transplanted and harvested. After harvesting, all the processing, including winnowing, carrying them from the farms to the home, mixing of chemicals and storage in barns or sacks, was almost exclusively done by women. Yet, once they were safely in the barns, the women’s work was finished. Studies on women confirm that women produce up to 80% of all food stuffs (Tsikata, 2001; Adoo-Adeku, 2004). Second, though they contributed tremendously in the production of food, their work remains unnoticed and invisible (Mackenzie, 1993; Moser, 1993). Third, women were excluded from the decision making process (Adoo-Adeku, 2004), since they knew neither when their husbands fetched food from the barn to sell, nor how much was earned from the sale, nor even what the money was used for.

The net effect of this kind of treatment meted out to women is to impoverish them and help cow them into submission. Thus they were not only subordinated, they were also denied material resources, social status, power and opportunity they needed for self actualization. To compensate for these deficiencies, many participants acquired their own farms and grew crops of their choice. Though the money they earned from their personal farms belonged to them, it added to the burden and stress that women had to endure. For one thing, they could only work on their farms after they had closed from family farms or had to use their spare time to work on their farms. This situation not only added to their already heavy work load, it also took a heavy toll on their physical and mental energies. Yet, a lot of money participants earned from their personal farms, went to support the up-keep of their families (Burckhardt, 1996). The study showed that after the programme, 45 (28.1%) women had exclusive rights to the family granary, while 18 (11.2%) shared it with their husbands.

The study also revealed that the educational programme resulted in significant changes in the attitudes of both participants and their husbands. Before the programme women contributed significantly to the acquisition of family income (Olinga and Lubyayi, 2002; Malik, Safdal and
Ghazi, 2010), yet they had no voice in its use. Similarly, women had no voice in family savings. In both of these very important family matters, women were relegated to the background. After the programme however, 53 participants (33.1%) now partook of decisions on family income and savings, down from 51.2%.

The foregoing were all findings from the study before participants participated in the NFE activities. Data from the study revealed that, significant shifts and changes in both attitudes and personalities took place after participating in the programmes (Jarquin, 2004). Contrary to the widely held belief (even among participants) that certain responsibilities were the natural preserves of men or that, men had natural rights in holding certain positions or taking certain decisions, the study showed that many men were amenable to suggestions from their wives. Indeed, shifts in positions in all the areas under discussion took place after the participants put to use the knowledge they had gained from the programme. Even in the so-called male dominated areas of family life, such as discussion of household budgets, free access to family granary, determination of births/spacing of children, use of family income and family savings, many men changed their attitudes and jointly performed these responsibilities with their wives. Interestingly, as the communication channel widened between men and their spouses, consensus was reached in many areas, to the extent that men now helped their wives in duties hitherto perceived as purely feminine, for example, the purchase of clothing for wives or the payment of levies to social groups to which participants belonged. What is more, participants became more cooperative and helpful to their husbands in running the family. Women now helped in duties previously regarded as predominantly masculine. For instance, many participants now contributed more to help their husbands meet funeral expenditure, provide “chop money” or funding for their children’s education or clothing.

These changes are phenomenal, yet they were achieved as a result of dialogue (Olinga and Lubyayi, 2002) between spouses. It could be said that most of the problems that existed between spouses before the programme, were largely due to ignorance. With knowledge gained from the programme participants could, using a little tact, discuss crucial issues with their husbands. The results showed that these widely held beliefs are not as sacrosanct as people believed. It also confirms Ojesina, Folaranmi and Adegoke’s (2001) position that, adult education is an important tool for not only building the capacity of individuals but that it helped to remove ignorance, enabling people to take action to improve their circumstances.

CONCLUSION

Illiteracy, marginalisation and underdevelopment have a direct correlation with the poverty of women. This situation in turn, impacts negatively on the image, self-confidence, self-esteem and active participation of women in their socio-economic activities. The need to reverse this trend is both imperative and long over-due. NFE is a key player in addressing the problems of rural poverty, marginalisation, gender-imbalance and gender inequity. It is also an important instrument in boosting the image, self-esteem and confidence in rural people, especially women, thus enabling them to participate more actively in the national development effort.

Though the programme focused on literacy, its primary objective was to reduce poverty and improve the lives of rural woman. The fact that the programme recorded improvements in the social and economic status of hitherto financially vulnerable groups of women is a testimony of its efficacy and success.
The programme was designed around four key building blocks: trust, institutional and capacity building and relationship. The programme also relied on local structures and facilitators who lived with the people in their communities. This engendered trust, confidence, familiarity and relationship building between beneficiaries, facilitators and other officials of the programme. Additionally, it led to bonding among women, which ultimately resulted in group formations and their attendant benefits.

A key educological paradigm, which also served as the theoretical foundation of the research, was the relation of the teaching-learning transaction to the minutiae of the daily lives of beneficiaries. There was therefore, a symbiotic relationship between participants, their business and the environment in the promotion of NFE activities. Participants could then apply their learning to suit their particular circumstances. The flexibility of the programme together with its multi-sectoral appeal in such basic human concerns as food, shelter, income, health, welfare, nutrition and status fulfilled the yearnings of poor, underprivileged rural women. This mode of education, which aims at improving the material well-being of the poor and marginalised, is a key characteristic of NFE, which should be reckoned with. In reaching, the vast numbers of people who have been denied formal schooling, NFE offers not just hope, but a second chance for people to redeem this deficiency and realise their full potential. It is a practical and sensitive educational method for the development of poor, underprivileged and marginalised rural people.

Though literacy was emphasized, the content of the programme also included new farming methods, PHC, FP, home management, IGA, nutrition, childcare and personal/environmental hygiene. The educational programme also employed several teaching methods, including discussions, drama, lectures, and study groups. Group learning was the most preferred teaching method of participants, probably because it was communal in approach and appealed to their sense of togetherness. Participants expressed great satisfaction with the programme.

Middle adulthood and low-income women who have been with the programme for at least twelve months formed the target group. The tremendous improvements recorded in the lives of beneficiaries did not depend on the provision of credit or IGAs particularly; indeed many participants needed little or no capital to boost their activities. The underlying factor for the success of the programme was in the enlightenment, self-confidence, knowledge and improved status engendered by NFE. For instance, participants saw their improved status from the increased self-confidence they felt and the respect others accorded them. Their participation in decision-making at family and community levels and their assumption of greater responsibilities at both family and community levels served as icing to the cake; a satisfactory feeling of accomplishment. Increased knowledge resulted in increased income, which led to increased respect, greater self-esteem, greater privileges and back to increased knowledge. It is the reverse of the dreaded vicious cycle of poverty. The key NFE characteristics of flexibility, short term, skill oriented, learner centred, development oriented, wider coverage, creativity and personal initiative were all amply demonstrated.

The study has shown that information is an essential component of awareness creation and the role of the mass media especially, radio cannot be over estimated. Participation in the programme was largely due to the role of the mass media in disseminating information. Mass media information is thus an effective tool in behavioural change.

The study underscores the usefulness and relevance of NFE in especially, addressing problems of poverty, discrimination, marginalization and capacity building, among
others. Without doubt, the social and economic changes effected on beneficiaries by NFE relied very heavily on the NFE tool of awareness creation. Many adult education experts and practitioners: Freire (1974), Nyerere (1970), Mathur (1977), Amedzro (2005) and Ebiringa and Emejulu (2009) agree that NFE acts as a powerful voice for rural people and that it shapes the decisions and actions that affect their lives. Consequently, they assert that one of the foremost aims of NFE is the creation of awareness in people. Nowhere is this claim more relevant than Nadowli district where this study was conducted among poor, barely literate rural women.

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