# Non-Formal Education for Change: The Case of Nadowli Women in Ghana

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# Abstract

The effect of social change on women in Ghana is slow particularly among rural women. The rural woman is often marginalized, discriminated against and denied access to resources and education. In many instances, the cultural and traditional beliefs are used to justify or perpetuate these injustices. One area of tremendous change or revolutionary trend had been the use of education particularly non-formal education for development and skills acquisition. Today many rural women are asserting themselves and being empowered through this process. This article is an extract from a study on rural women in Nadowli district of Upper West region of Ghana to find out how their participation in non-formal education programmes had brought about positive socio-economic changes in their lives and families. It was found out that of the 180 women who were interviewed had benefited greatly from the programme in the areas of social, economic and political transformations. This has improved their self esteem, self confidence and leadership roles in the communities they live. The programme had empowered them in decision making at the household level and the community at large.

Key words: Non-formal education, social change, rural women, women, literacy

# Introduction

The vexing issue of equality between the sexes received attention when the International Women's Year was declared. This epoch-making event has since seen numerous research studies conducted into the condition of women throughout the world. In addition, many conferences, workshops and seminars have been held at the local, 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). Experts such as Jayaweera, 1979; Dolphyne, 1991; Sai, 1995 and Hooks, 2000 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. Although women form half of the population of the world, they live in an unequal world where they remain dependent, indigent, discriminated against and disadvantaged.

The Human Development Report (1995) indicates that of the 900 million illiterate people in the world, women outnumbered men two to one. The report also contends that girls constituted 60% of the 130 million children without access to primary education and that 70% of the 1.3 billion people in poverty were women (Bhardwaj and Vijayakrisnan, 1998). It 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. UNESCO's World Education Report,1995 ( cited in Dolors et al,1996) also laments the blatant disparities in educational opportunities between male and female. The report indicates that two - thirds of the world's illiterate adults are women, the overwhelming majority of whom are located in the developing nations of Africa, Asia and Latin America. The report further contends that in the poorest regions of the world, "women and girls are locked in (an endless) cycle of poverty, illiteracy, high fertility and early mortality" (p76).

The situation in Africa is even more depressing. The typical African woman is under- privileged, illiterate and also has a very limited resource base (Adepoju and Oppong, 1994). This situation, compounded by discrimination and segregation in the labour market, whether organized or informal also confers different legal rights on women as regards issues of inheritance, land and credit. Adepoju and Oppong (1994) argue that up to 80% of all women in Africa live and work in rural areas under very harsh conditions. This position is supported by Koopman (1995) who contends that the vast majority of African women are exposed to a life of heavy labour, limited welfare and little time for income generating activities and that these problems are gender specific. 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 the highest in the world, with women averaging as much as 75% as against 54% for men. She is of the view that the extent of female access to literacy, education and vocational training constitute an important indicator for status in society. Her argument rests on the premise that literacy and education are "requisites for full participation in modern society" (p22). Africa's track record of low level of development characterized by deteriorating economic environment and a higher population growth are also unequalled. The net result is low per capita income and high proportion of the people living below the poverty line. Women and children are the worst affected in this phenomenon.

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. A 1991 publication of the Non-Formal Education Division (NFED) of the Ministry of Education (MOE) seems to validate Ampofo's contention. According to the NFED, Ghana's adult illiteracy rate stood 70% in 1984. The NFED also intimated that northern Ghana scored a higher illiteracy rating than the south and that women had a generally higher number of illiterates than men. Statistics in 1988 also show that more than 91% of women are in the informal sector, mostly self employed – in food crop farming, retail trading and small scale manufacturing, a sector highly vulnerable to poverty (Ampofo, 2001).

These statistics are validated by other authors who rate the national literacy level of women in Ghana as generally low (Adoo-Adeku,2001; GSS, 1989). The Ghana Statistical Service (GSS, 1989), the Ghana Living Standards Survey (GLSS 2004) cited in Asiedu, Adoo-Adeku and Amedzro, 2004, underscore this fact. The former rates men 43 % and women 23% literate while the latter indicates that 50% of Ghanaian adults are literate in English or local languages. The picture painted above is exacerbated by the overall economic position of Ghana among the comity of nations. Ghana ranks a shade above the least developed countries of the world (National Human Development Report, 1997) cited in Ampofo 2001. Ghana- Vision 2020 (The First Step: 1996-2000) best illustrates the problem: "the social conditions of many Ghanaians are characterized by low living standards and a generally poor quality of life. More than one-third of Ghanaians live below the poverty line and some 7% in hard-core poverty". (p.v).

The GSS (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. Ampofo (2001) also classifies one-third of all Ghanaians as poor and argues that women and young people are the most vulnerable. She further postulates that the deadly combination of high inflation and the burden of Structural Adjustment Programmes have impacted negatively on the lives of women. Ghana's "Vision 2020" also asserts that, "with the exception of life expectancy the condition of females compares unfavourably with males and conditions in rural areas are generally worse than in urban areas." (p.v). Ampofo describes this unhealthy state of affairs in Ghana as "feminization" of poverty. However, if poverty constitutes a serious problem in Ghana, it is considered endemic in the three northern regions of the country. The reasons for this state of affairs are complex and include geographical, historical and political and are not, at the moment, the burden of this study.

Suffice it to say, however, that poverty in the north of Ghana is a documented fact. The 2002 Annual Progress Report of the Implementation of the Ghana Poverty Reduction Strategy (GPRS:95) identifies "the three northern savannah regions (the Upper East, Upper West, and Northern Regions)" as the worst affected areas of the country where the "incidence of poverty are 88%, 84% and 70% respectively, against a national average of 39%". Indeed, the report maintains that poverty in these parts has not only deepened, but that it has actually become more intractable. The GPRS adds that women experience greater poverty, heavier time burdens, limited productive resources and lower literacy rates.

According to the GSS (2000) poverty in Ghana is not only a largely rural phenomenon, but it is also disproportionately concentrated in the Savannah regions. The report indicates that this part of the country has benefited little from poverty reduction at the national level. It also classifies more than 50% of all the people in rural Savannah as extremely poor. It added the disquieting note that where as the incidence of extreme poverty at the national level saw a decrease between 1991-92, it actually increased in the Savannah regions. Ampofo (2001) shares similar sentiments and is positive that women are not only poor but that those in the northern parts of the country are the most vulnerable.

# 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 and several intellectual discourses in recent times. Indeed, recent studies in Adult Education (AE) are replete with literature 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. Thompson (1995) may disagree that the "domain of NFE, according to most of the available literature is the rural area" (p.9). However, he shares the view that NFE addresses the problems of the poor.

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 that NFE is currently considered a panacea for all socio-economic problems. Though this position seems rather extreme, it nevertheless reinforces the fact that governments and educators have given NFE a peripheral treatment. Yet, NFE's programmes may be useful instruments for effecting structural and attitudinal changes in society (Jayaweera, 1979). 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 over stated. 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) considers NFE as multifaceted, leading to fairness and personal fulfilment. It 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).

At a seminar in Finland in June 1979, it was postulated that NFE is more firmly in the centre of the world development stage and the whole NFE, development and poverty dichotomy was put in perspective (Gayfer, 1979). According to her the seminar argues that 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" (p61).

#### **Objective**

The main objective of this study is to determine whether non-formal educational programmes have enabled women beneficiaries to improve upon their social and economic situations.

# **Research Methodology**

The sample was made up of 180 women from the Nadowli district of Upper West Region of Ghana. They were selected through a multi-stage sampling technique. First, six of the district's ten Area Councils were selected through the simple random sampling. Then Electoral Areas in each Area Council were grouped and twenty three communities 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.

The study was collected using two principal data sources: primary and secondary. Primary data comprised responses to questionnaires by the target group. Secondary data on the other hand, comprised published material on functional literacy, gender planning and development, NGOs, poverty reduction strategies, et cetera from the District office.

Two major instruments were used to collect data for this research. The first was a questionnaire which was administered to facilitators of the programmes. The second instrument was an interview schedule which was partly personally administered by the researchers and partly by trained research assistants. 'Dagaare' a local dialect was the language employed throughout the interview.

It was important to use the interview schedule because majority of participants 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.

#### **Results and Discussions**

Issues under consideration include demography and its effects on development, NFE activities/resources, educational programmes, gender roles as related to the development of the district, policy framework and capacity building for effective social and economic roles of participants. The responses from the survey indicated that a very high number of participants (69.4%) had no formal education whatsoever. If we add 20.7% of the barely literate: because they could not complete Middle/Junior Secondary School, the percentage comes to 90.1%. One may conclude from these findings that, illiteracy among women in the district is unacceptably very high (Adoo-Adeku, 2004; GSS, 1989). It may also be reasonably inferred that part of the problem of high levels of poverty among women in the district is attributable to their lack of education (UNESCO, 1995). Illiteracy and poverty thus reinforce each other making the situation of rural women both precarious and endemic.

#### **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 him/herself.

#### Permission from husband to attend programme

The subordinate position of women vis a vis their male counterparts has been the subject of much academic discourse over the years. Organizations such as UNICEF (1995), GSS (2000), and renowned authors including Olinga and Lubyayi (2002), Bhola(2004), Hooks (2000), Ritzer (2000), Stromquist (2002), Tsikata (2001), Adoo-Adeku (2004), Dolphyne (1991) and Sai (1995), 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 programmes. 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.

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, Folaramni 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.

#### **Course content**

Javis (1989) describes content as something that is taught in a teaching-learning transaction. Beneficiaries of NFE played little or no role in determining the content, objectives or intended outcomes of programmes. Professionals taking cognisance however, of the needs of beneficiaries designed the programme content. The course content was a total package aimed at equipping beneficiaries with basic skills to improve upon their lives, earnings and occupations. It included home management, personal/ environmental hygiene, primary health care, management skills, family planning, credit management, records keeping and animal breeding, among others. Basic skills in courses such as home management, personal and environmental hygiene, primary health care and family planning, for instance, were intended to help participants live cleaner and healthier lives. Savings from healthier life styles and fewer children could also improve the lives of beneficiaries. On the other hand, basic knowledge in credit management, records keeping would substantially increase business outputs and profits for beneficiaries.

The data show that either the training put premium on home management, personal/environmental hygiene, Public Health Care (PHC) or Family Planning (FP) or most respondents had a natural inclination towards these courses. Many participants felt that these courses enabled them to take better care of their homes/families, keep cleaner environments, take steps to prevent sicknesses and diseases and generally put them in charge of their situations. The content of educational programmes could therefore be said to be relevant to their social and economic lives. Under credit management and records keeping for example, respondents were instructed on how to organise their economic activities well, how to invest and what real profit they would make from these activities. The skill of keeping proper and accurate records helped participants to plan diligently and to invest properly in their businesses.

#### **Effects of Participation in Educational Programmes**

#### (i) Economic activities

Survey results showed that most participants over 91.8% 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. 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 and Lubyayi, 2002). 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.

Through the educational programmes the women learnt about the needed newer technology, better farming practices, improved seeds and shorter gestation crops to significantly increase produce. The same is true for participants who engaged in pito brewing, the second biggest economic activity for the participants. 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.

In shea butter production however, knowledge gained from NFE helped greatly in such areas as the quality of the product, packaging, economy in the use of raw materials and good human relation practices to attract customers, increase produce and boost sales.

Data from the study shows that participation in NFE has led to a boost in the marketing of produce for a majority of beneficiaries. Better storage meant goods were well preserved and sold for higher prices during the lean season. Personal and environmental hygiene resulted in cleanliness of both goods and their environment. This attracted customers, while confidence emanating from the programme and packaging of produce helped to increase sales. This increase, representing about 85% of respondents has a serious implication for rural women. First, it means increased earnings, which would go a long way to mitigating some of the many financial constraints that respondents faced daily. Second, it means that participants would have added confidence in the programme. This means that they would continue to remain with the programme and even urge their friends and neighbours to join them. The overall effect of varying degrees of increase in the marketing of produce of participants is that their lives would be enhanced. Raising the standard of living of the marginalised, according to White (1984) and Hopfer (1999) is one of the aims of NFE.

In the prevailing circumstances of poverty, lack of access to capital and the narrow base of respondents' economic activities, the catalyst in the increased turn-over of participants' activities was the NFE programmes that respondents participated in. Thompson (2002), Murthy and Reddy (1977) Mathur (1977) and Greenstreet (1991) had earlier attested to the fact that, adapting NFE practices could result in effective performance of livelihood activities. Participants were unanimous that the use of knowledge gained from participating in the educational programme was reason for these improvements. To this extent, one can say that the programme succeeded in arming respondents with the necessary tools to take control of their circumstances and effect positive changes in their lives.

# (ii) 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 Marthur (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 records 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. Murthy and Reddy (1977) recognised the functionality of NFE in its ability to educate adults to be more efficient and productive in their chosen occupations and professions. They argued that NFE could achieve this feat by designing programmes which aimed at developing the aptitudes and attitudes of adults, because it is only in doing so that participants could use their knowledge to solve their problems.

Murthy's and Reddy's assertions were exemplified in the active social relationships that many participants developed following participation in the programme. Hitherto, many participants cited numerous emotional and psychological tensions that characterised their relationships. Participants now talked about the harmony in their homes and among their friends. They were especially, proud of their new confidence rating that enabled them to speak freely and without fear at public gatherings. The programmes also helped in fashioning leaders, some of whom even represented their communities at District Assembly meetings.

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 Dolphyne (1991) 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, Folaramni and Adegoke (2001) also believe that local leadership is being built. The data also affirmed that, the growing confidence and self-esteem among participants manifested themselves in many social activities. This included participation in communal activities, local politics and community meetings. The data showed that an overwhelming number of participants had become very active in attending community meetings and contributing at such meetings. The fact that participants had broken from their traditional reserve at community meetings just goes to illustrate how successful the programme has been in its change of respondents' behaviours.

Significantly, these behavioural changes also affected areas like the local politics of the communities. Hitherto, politics had been the exclusive domain of men. Now, however, many women who participated in the educational programmes played active roles in local politics. They wanted to exercise their right in being part of the development process of their communities. They were others who wanted more than this; they wanted to be part of the decision making process in whatever capacity. They had changed from being passive to being active members in issues that affect their lives. This finding confirms Freire's (1974), Nyerere's (1970) and Gugnani and Dikshit's (1991) assertion that no education is neutral and that learning or knowledge must be accompanied by action, if it is to be relevant. One interesting finding in the study was the claim by some participants that they wanted to make a name for themselves and their children. Apparently, knowledge gained from NFE had whetted their appetite for something more than the mundane business of merely participating in communal meetings or local politics. Another significant finding was the role of information in decision-making. Paulucci (1976) submit that the power to make informed decisions that affect people's lives is predicated on their access to information. Some participants, who failed to take part in community activities or local politics, blamed their failure on the paucity of information flow.

Leadership among participants was also manifested in the roles they played in their respective communities. Many had assumed leadership roles by virtue of knowledge gained from the NFE programmes. Some participants (40%) had become chairpersons, secretaries, organizers, opinion leaders, treasurers or just floor members of their groups. They reported their effectiveness in successfully resolving disputes among members, keeping the information channel open and well lubricated, punctuality and regularity at meetings and honesty in the discharge of their responsibilities. As a result of the above, many women had gained respect among their peers and in the community as a whole. Many of them also reported an improvement in their status in society. The liberating and empowering influence of NFE as espoused by Dolphyne (1991), Ekanayake (1997), Ojesina, Folaramni and Adegoke (2001) and Aggor and Siabi-Mensah(2003) Frade, (1998) was thus confirmed by the data.

Improvement in the social status of participants was a key ingredient in the study, as it was linked to the general enhancement of the socio-economic wellbeing of beneficiaries. The very high percentage of participants (92%) who reported improvement in their status in society together with results from chi-square tests attests to the efficacy of NFE in revolutionizing the lives of poor rural women. A chi-square value of 6.203 and a significance level of 0.045 and two degrees of freedom conclusively proved that NFE programmes resulted in meaningful changes in the social and economic activities of beneficiaries. This confirms similar findings by White (1984), Dolphyne (1991) and Ekanayake (1997).

Behavioural and attitudinal changes brought about by participating in the programmes also greatly helped to assess the success or otherwise of the programmes in beneficiaries. Key social (and economic) indicators such as family planning, primary health care, interest in children's education, funerals, civic responsibilities, communal work, time keeping, afforestation and fuel use, etc were all evaluated in respect of how participants viewed them through the lenses of their newly acquired learning.

Traditionally, many people preferred large families to small ones (Frade, 1998; Adu, 1999). Large families commanded respect and were also a status symbol (Adu, 1999). The havoc wreaked by the infamous "five killer diseases" on infants and young children was another reason why people wanted large families. The rationale was that if the children one bore were many enough, some may survive these deadly diseases. Knowledge gained from NFE activities enabled participants to revise their opinions on the wisdom of keeping large families.

Many (53.8%) now felt that, keeping medium size families (4-6 children) was a more prudent option. Some participants would have preferred keeping small size families (1-3) however, the vicissitudes of life precluded such a gamble. Still, more than one-third of participants (38.1%) opted for a small family size. The average size of family recommended was five. These findings are very significant, if not revolutionarily, especially as the merits of large family sizes are ingrained in the psyche of many people in the district. The vexing issue of Female Genital Mutilation (FGM) was another flash point in the investigation. FGM is a cultural practice that is deeply ingrained in the people of the district. Its practice is buried in the dim past and cultural justifications for its continued existence have clashed with militant crusaders who consider it inhuman, barbaric and anachronistic. Yet, the practice has persisted and has actually become a thorn in the flesh of the government, feminist organizations, NGO's and Civil Society Organizations (CSOs) who have championed the fight against the practice in the last few decades (Dolphyne, 1991).

Recent developments in the Upper West Region in general and Nadowli district in particular indicate that practitioners of FGM are fighting a losing battle. Though laws were enacted to ban the practice, the main reason for its steady demise seems to be the influence of education. An overwhelming number of participants (91.9%) interviewed said they will not practice it. They were unanimous that the NFE activities they participated in had taught them the harmful effects of FGM. They indicated that death, profuse bleeding, reduced sexual desire and feelings and risk of HIV/AIDS and other STDs were risk factors for victims of FGM. Equally significant was the finding that the former practitioners of the practice had joined the crusade to fight against it. Since the main protagonists in this drama of life were women themselves, the findings were both significant as well as sufficient justification for the practice of NFE.

Having been direct beneficiaries of the fruits of education no matter how limited the experience; it came as no surprise that an overwhelming majority of participants (98.1%) took interest in their children's education. Since many of them blamed their present predicament on illiteracy, they wanted to avoid a similar fate for their children. Others also felt education was synonymous with development and they wanted their children to enjoy the prospect, whether personal or communal. Other women saw education for their children as either a future investment or the key to wealth and fame. No matter the reasons adduced for the interest shown in their children's education, the fact remained that NFE had acted as an agent of change for these rural women. They had woken up to the realisation that education offered its clients limitless possibilities and numerous benefits and they wanted to enjoy these possibilities and benefits even if it were by proxy of their children. In the light of NFE it confirms Hopfer's (1999) argument that it truly gives adults an opportunity not only to act as change agents but also to experience creativity and personal initiative.

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 Lubyayi, 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 misgotten belief that girls were somehow second class citizens (Mackenzie, 1993; Ekanayake, 1997; Olinga and Lubyayi 2002; Stromquist, 2002; Bhola, 2004; Tsikata, 2001 and Adoo-Adeku, 2004) had wilted under the burning lights of knowledge gained from education. Most 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.

Other interesting findings were made on the issue of funerals. Funerals among the Dagaabas and other traditional societies are colourful affairs. They are fairs where life is celebrated in all its beauty and pageantry. Women especially, often turn out in all their finery.

However, the darker side to the celebration of funerals also exists. An overwhelming number of participants voiced serious concerns about what funerals were becoming in the society. Most (92.4%) were disgusted that funerals were becoming fashionable and too expensive (Kyei, 2006). They expressed worry about wastefulness, alcoholism and moral turpitudeness that were becoming the hallmarks of many funerals. It is believed that these developments are healthy ones for the society because they are the genesis for qualitative change and reforms of funeral celebrations in the society.

A critical change in both the attitudes and personalities of participants was also observed in another respect. The link in the cycle of poverty, ignorance and illiteracy (UNESCO, 1995; cited in Dolors et al 1996) seemed to be cracking. Participants had not only become agents of change but they had also become active participants in the process of that change. As disciples of change, many of them (77.6%) discussed the things they learnt from non-formal educational programmes with their friends and neighbours who were not in the programme. They encouraged others to join the programme because of the benefits they had seen themselves. Issues they discussed included life- changing matters such as family planning, childcare, home management, bush burning and funerals: the very things that had influenced so positively on their lives. They also urged their friends to send their children to school and discussed with them the advantages of co-operating with their husbands in order to ensure harmony in their homes.

Participants had also become active campaigners to save the environment by planting trees. The activities of women in the district, especially with regard to charcoal burning and the use of fuel wood for enterprises such as pito brewing, pottery and cooking have resulted in serious depletion of trees in the district. That, women now saw the adverse effects of their activities and had decided to do something about them vouches for the usefulness of NFE as a tool in addressing many problems. It certainly helped to remove ignorance and enabled people to take action to improve their circumstances, as Ojesina, Folaramni and Adegoke (2001) assert.

Another area in which the effects of NFE activities manifested themselves was in participants' appreciation of their civic responsibilities. Whether it was in the issue of voting or participating in self-help/community projects, participants turned out in very large numbers. They did not participate just for the sake of participating. Based on information made available to them through NFE, they were able to make informed decisions on issues that affected their lives. This finding also validated earlier ones by Paulucci (1976) on the importance of informed decisions, taken because of access to information. Equally significant is Paulucci et al's conviction that access to information itself is largely dependent on literacy. Consequently, many participants exhibited a high level of responsibility because of knowledge they had acquired. For instance, the women had recognized the power of voting in effecting peace, development and the choice of good leaders.

In the same way, many participants (78.1%) regularly took part in self-help/communal activities because of the tremendous impact it had on developing the community. They claimed that, self-help projects helped to provide social infrastructural development such as portable water, schools, hospitals, clinics and sanitation. Some also alluded to the aesthetic elements in these projects and said it also helped to engender growth in the community, joy of achievement, the feeling of ownership and the inculcation of the spirit of maintenance. A significant finding that the data turned up was the issue of the importance of time keeping to participants. Almost all of them were of the view that prompt time keeping was of the uttermost importance in any human endeavour (Vella, 1996). The finding is most revealing in view of the general apathetic manner most people approached time keeping in Ghana as a whole. Apathy in time keeping is pervasive in our society. The economic and social cost of not keeping time is incalculable, and it comes as a surprise that poor rural women have recognised this and disapproved of such behaviour. Over burdened with work, many participants found punctuality useful in completing their daily routines.

The World Bank, 1996 (cited in Olinga and Lubyayi, 2002) has argued that adult education can help alleviate poverty and help advance economic and social development especially, for rural people. To achieve this objective however, prudent management of already scarce resources is sine qua non. One problem of developing countries is their inability to use resources judiciously. The research was therefore interested in knowing whether knowledge gained from taking part in the educational programme had enabled beneficiaries to manage their resources better. An overwhelming majority of them (94.4%) said that the NFE programmes had enabled them to better manage their resources than previously.

Data on the importance of tree planting/afforestation reveal that, almost 99% of the women now appreciate the importance of tree planting and afforestation. Knowledge gained from the educational programmes had taught participants that trees were indispensable to human existence. They served in various capacities to make life meaningful for people (Kulkani, 1991): wind breaks, shelter, food, medicine, shade, manure, fuel wood, income, protection of the environment and landmarks. Having learnt these valuable lessons, participants initiated action to reverse the trend. They not only engaged in tree planting but were spreading the message to others to join them in planting and taking care of trees planted.

Finally, the research was interested in knowing how participants stored their farm produce, now that they had learnt a lot from NFE. The principal storage facilities were barns and pots, representing the traditional methods and the use of sacks for modern storage. Also, the traditional method used fine ash as a chemical for preserving and protecting grains from weevils and other insects. Those who used sacks also used a variety of chemicals to protect and preserve their farm produce. Interestingly, crushed neem seeds and leaves served as a chemical for both traditional and modern methods of preserving farm produce. Though some participants used 'neem' to preserve their produce before the programme, they admitted that their use of neem was re-enforced from knowledge gained from NFE.

#### (iii) 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 (Adoo-Adeku,2004). Most women did not discuss with their husbands issues concerning how the household budget should be run, before the programme. Their spouses decided how much money should be spent on what and when. The women were of the view that since their husbands were heads of the families and provided the money to run the families they had the right to decide how their money should be spent without recourse to their wives. The study showed that women who initially thought this way did not see anything wrong with being left out of the decision-making process in the family. However, the study revealed that often, women had to subsidize household budgets provided by their husbands because they were often inadequate to meet family needs (Olinga and Lubyayi, 2002). This situation affected many women's already precarious financial situation. Many women did not see anything wrong with subsidizing their family budgets, and very few women drew their husbands' attention to the role they played in keeping the family going. They saw it as their responsibility to help sustain the family. Many of the women failed to discuss how the household budget should be run, as their husband's may get angry. In order to maintain harmony in the home, they allowed their husbands to have their own way.

A similar trend was observed on who bore responsibility for various household expenses. Often the responsibility was borne not out of consultations with spouses, rather they were more on gender designated roles than anything else (Burckhardt,1996). In other words, the sex of a spouse generally determined the kind of responsibility he or she should bear irrespective of whether the person had the ability to shoulder a particular responsibility or not. It was found that before the programme the medical expenses of the family was mainly the husband's responsibility. Where women bore the responsibility, it was because either the woman was single, widowed or the husband had simply shirked that responsibility. After the programme however, 32 (20%) participants now shared that responsibility with their husbands.

Traditionally, money for housekeeping, commonly known as "chop money" was seen as a husband's duty. A husband who could not provide his wife with chop money was seen as a useless man. A man's prestige in society depended to a certain extent, on his ability to fend for his family. The practice of polygamy and increasing poverty levels has combined to gradually shift this burden to women. The study revealed that while before the programme the majority of men still bore this responsibility; more and more women had been compelled to bear the burden of providing money for the up-keep of the family. In many instances, this decision was thrust on women and was not arrived at through discussions or consensus. In many polygamous families, the study showed that the husband provided only the grains or tubers as the case may be, but left the burden of providing the soup ingredients to the woman. In many instances, the total cost of the soup ingredients provided was found to be higher than the bulk food items provided by the man from the barn or family granary. In addition, food supplied from the family granary by the man was often jointly produced with the woman. In effect therefore, women contributed more to the up-keep of the family than their husbands did.

Interestingly, few realised this fact. They felt that, the husband as head of the family, owned all the food produced and that providing soup ingredients was less expensive. The reason given for this was that, they needed very little money to buy ingredients to prepare soup for a meal.

Responsibility for children's education and clothing was similarly perceived as the husband's responsibility (Burckhardt, 1996). Many reasons accounted for this. In the first place, the dowry or bride wealth system practised in the district gave traditional legal rights of ownership to the husband. If a marriage was dissolved for any reason, the husband took custody of the children. If the wife remarried, the former husband had his dowry returned to him yet he retained custody of the children.

This subordinate role of the woman is affirmed by Dolphyne (1991), Mackenzie (1993) and Ritzer (2000) who all blamed culture, and especially the institution of marriage as tools for subordinating women. Secondly, the patrilineal system of inheritance practised in the district further ensured that children belonged to their father. In these circumstances, it was the fathers' responsibility to supply the needs of his children. This responsibility includes their education and clothing. Logically therefore, the study revealed that before the programme most husbands bore the responsibility for their children's education and clothing.

Interestingly, while many men perceived themselves or were perceived as heads of families and therefore, were expected to provide for the needs of every member of the family, many did not provide clothing for their wives. The study showed that, the cost of providing clothing for women was borne mostly by participants. Indeed, even after the study, many (40.6%) still shouldered this duty alone. Expenditure incurred on funerals was one item that took a heavy toll on the financial resources of families. As was observed earlier in this study, funerals had become both fashionable and expensive. Yet funeral performances and or participation in them are obligatory social norms from which few can escape in the society. Although the study revealed that, the direct cost of funeral expenditure was borne mostly by respondents' husbands, the indirect cost was substantial to women. For one thing, women were hardly consulted on how much to expend on funerals or what the money should be spent on. The net result of this situation is that husbands often spent great sums of money on frivolous things such as drink. A lot of this money could have been spent more fruitfully on family needs. Besides, participants were subsequently called upon to make further financial commitments to family needs. The overall effect of this situation was that, participants felt pressurized and often stressful in the aftermath of funeral activities.

Levies whether at community or social group level, constituted another source of financial constraint for participants. Since levies were social obligations and forms of social control, participants could hardly escape payments. Community levies in particular, is another perceived male activity, though the survey results showed that many women also paid their due share. However, payments of levies to groups to which participants belonged were made almost exclusively by women. The study revealed that, most husbands did not feel obligated to help their wives in this area.

Before the study, many participants were denied a voice in determining how many children they should bear or even the intervals between births. An overwhelming number of participants (96%) revealed that they played absolutely no role in either the spacing or the number of children they gave birth to. This finding has several consequences for participants. Beyond being denied a voice in the decision making process (Adoo-Adeku, 2001) of an important issue that affected them, it had financial and health implications on respondents. Frequency in child birth and giving birth to many children not only weakened a woman physically, it could also affect her health. Added to an over burdened work load, this situation also fastened the aging process among rural women. In the traditional set up, where pregnancies do not reduce the work schedules of many women, heavy work and pregnancies often lead to complications in childbirth, sometimes leading to fatalities. Then there is the question of giving birth to too many children and being able to adequately fend for them (Frade, 1998). Many children may have stunted growths. Others may be affected by malnutrition related sicknesses (Frade, 1998). Many times when the children are too many, especially in polygamous relationships, the women are left to cater for their children. In such circumstances women are forced to work even harder in order to meet family obligations. After the programme however, 53.1% of respondents now played a role in determining the number of children they bore or intended to bear, while 51.9% now had a say in spacing their children. Before the programme the percentage of participants denied these rights were 75.6%.

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), 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%.

# Conclusion

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 extend 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, Folaramni 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. It also validates Hopfer's (1999) contention that AE can help people to realise both their own potentials, as well as dispel the fatalistic attitudes that make it impossible or difficult to change or improve their circumstances. Finally, it validates the claim that AE offers many people a platform for self-improvement, self-actualization and a voice on issues that concern them (Nyerere, 1970; Ojesina, Folaramni and Jarquin, 2004).

For a majority of participants, these feats were achieved in many ways. First, they not only gained the knowledge, they used it (Nyerere, 1970). Second, they changed their own attitudes and behaviours towards their husbands before the latter reciprocated (Amedzro, 2005). Thirdly, they realized that co-operation with each other helped to achieve more for their families than either working alone or against each other. Fourth, their knowledge and change of attitude earned them the respect of their spouses (Dolphyne, 1991). Fifth, many of them had become more patient and tolerant than before. This helped them to be more objective as well as more adept at solving problems. It also led to the emergence of leadership (Duke, 1990). Sixth, the programme helped them to discuss issues more easily with their spouses (Frade, 1998). Finally, there was consensus among participants that NFE was not only helpful and relevant but that government should ensure its survival and sustainability.

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