The effects of literacy and livelihood programs on female learners' participation in literacy were examined through case studies of groups of women who participated in four literacy and income-earning projects in Kenya. Data were collected through focus group discussions and a questionnaire. The four programs were started between 1968 and 1999 and included between 24 and 300 participants. All four programs offered different mixes of literacy components (mathematics, Kiswahili, mother tongue, reading, writing, nutrition and English) and livelihood components (handicraft, tailoring and dressmaking, business education, and handicraft marketing). The designs and delivery systems of all four groups featured close links between the uses of literacy and effective performance of livelihood activities. In all cases, the women stated that their effectiveness would have been constrained without literacy. The combination of literacy and livelihood components was credited with improving the women's income-earning effectiveness, increasing their self-esteem, changing their perceptions of the stereotypical roles of women, and helping them develop a strong sense of community. The case studies confirmed the need to reconsider the objectives of literacy in light of learners' changing needs and circumstances and documented the strong connection between linking literacy program objectives to learners' basic needs and rights and program success. (MN)
Putting Bread on the Table
Literacy and Livelihood
In
Kenya

Ekundayo J.D. Thompson

Knowledge and Information Management
No. 7

3
Knowledge and Information Management

Knowledge and Information Management (KIM), is one of the cross-cutting themes of GTZ-assisted projects in Kenya. Since commencement of the implementation of the Post-Literacy Project in November 1996, a number of lessons and experiences have been generated in both project management, and in contexts of the wider social development issues which provide the project's raison d'être. Through the KIM series, the project lessons and experiences are being documented and disseminated.

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Kenya Post-Literacy Project

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Putting Bread on the Table

The Effects of Literacy and Livelihood
Programmes on Female Learners’ Participation in Literacy
Case Studies of Four Women Income-Earning Groups in Kenya
by
Ekundayo J.D. Thompson

Abstract

In recent years, attention has increasingly been focused on the instrumental objective of literacy in the context of its perceived relationship to livelihood. The oft repeated question “literacy for what?” is as valid today as it was several decades ago. This question has in the past generated a spirited debate on the relationship between literacy and development. Not only have critics rejected arguments which tended to view literacy as a precondition for development but they have questioned its functionality in the absence of empirical evidence of its uses and practices.

The notion of education for all, and the strategies proposed for achieving it, including the diversification of educational delivery systems, are calling attention to literacy and its role in enhancing the well-being of those who strive to acquire it. Consequently, the purpose and nature of literacy, and the methods of its acquisition are now important issues on the education for all agenda. The following article seeks to shed light on the linkage between livelihood and literacy and on how this linkage might be used as a strategy for increasing learners’ motivation and participation in individual and community development processes.

Background

The Kenya Post-Literacy Project was designed on the bases of a number of strategic interventions including establishment of functional links between the Adult Literacy Programme (ALP) and the Post-Literacy Project (PLP). The rationale for this strategy lay in the assumption that the PLP would be unsustainable without an effective ALP. As an integral part of the process of life-long and continuing education, post-literacy depends, by and large, on a solid foundation of basic literacy. The two methodological approaches which constitute the theoretical framework of the PLP namely, the course-bound curriculum approach, and the open curriculum approach, took into account the functional needs of the target groups – the newly literate adults and out-of-school youths.
Functional needs of newly literate adults

The learning needs of newly literate adults include knowledge and skills acquisition, attitudes formation, and internalization of living values. The operational contexts and circumstances of the learners determine to a large extent how these needs might be met. Social, economic and cultural contexts therefore, are important factors in the design and implementation of adult education programmes and projects. In the case of the Post-Literacy Project, the beneficiaries had expressed a number of felt needs during a baseline study in which they had participated in the twelve (now fifteen) operational districts. The needs expressed included:

- development of paid employment and self-employment opportunities
- Relevant reading materials to support people in their development efforts... in agriculture, health, environment, trade and other fields.¹

Two activities were initially undertaken to address the needs identified above. The first was the development, production and distribution of relevant reading materials,² and the second, training of adult education teachers through the Participatory Integrated Development (PID) process,³ in collaboration with the GTZ-assisted Kilifi District Development Programme (KDDP).

Learning and Earning: A Conceptual Framework

Participatory Integrated Development is an approach to meeting the diverse, and often complex, social, economic and cultural needs at both the individual and community levels. Meeting these needs in an integrated and holistic manner recognizes their organic relationship.

² The list of materials which have been produced and distributed include: *Jinsi ya Kutumia Mikopo ya Kilimo; Kuanzisha na Kuendeleza Biashara Ndogo Ndogo; Start and Manage Your Own Business; How to Start Your Own Business.*
³ Eighty-four teachers have been trained in Participatory Integrated Development (PID) approach.
From basic needs to basic rights

The concept of learning and earning can be operationalized through an integrated approach to meeting the basic needs of the learners although current thinking on education and development is shifting from the concept of basic needs to basic rights. This shift is necessitated by the fact that learners have a right to education and other basic needs. This right implies the exercise of duties and obligations not only by the right holders but also by those whose duty it is to create opportunities to facilitate exercise of the rights.

Over the years, there has been an apparent paradigm change in the theoretical frameworks of education and development. The traditional neo-classical economic assumptions about education and development were founded on the Human Capital Theory of Schultz (1961), which gave rise to the Basic Human Needs Approach (Sandbook, 1982). According to this approach development efforts should be focused on food production, rural development, population planning and health, provision of shelter and education to satisfy basic human needs. The lack of basic human needs was attributed to inefficiency in the production and use of resources. Consideration was neither given to the issue of inequality in the distribution of resources nor to the critical issue of control of the means of production in the hands of a few. Both the Basic Human Needs approach and the Basic Human Rights approach or “rights-based development” approach are predicated on the view that human rights and human needs are multidimensional and indivisible. Consequently, for the objectives of sustainable human development to be achieved respect for human rights and fulfillment of basic human needs are imperative.

Process implications of the basic rights framework

Adult education and literacy programmes are increasingly emphasizing process orientation which recognizes the centrality of the role of the learners/beneficiaries/participants in the learning and development processes. Towards this end, strategies and methodologies which seek to empower people are in vogue; these include the variant of participatory methodology which characterize current social development interventions.
Literacy programmes are being designed to enable women develop their self esteem by integrating the skills of literacy, numeracy, oral expression and problem-solving with the activities in which the women are involved. The starting point for learning is the utilization of the resources and assets of the learners in recognition of their prior learning and experience.

Introduction to the Investigation
Meeting the learning needs of women without access to educational opportunities, and facilitating their participation in income-earning programmes is an objective which many providers strive to attain in fulfillment of the objective of education as a universal human right of all. For women, this right is perceived as the key which unlocks doors to innumerable opportunities and choices both for their own and the well-being of their children.

The recommendations, resolutions and declarations of many conferences, and international conventions, covenants and treaties have called for the education of women and the provision of educational opportunities that are culturally appropriate and gender sensitive. The education of women tend to enhance their self-reliant capacities, contributes to increasing their productivity, ensures their autonomy and informed decision-making powers. The net effect is an increase in the level of motivation for continuing learning and education. The Hamburg Declaration and Agenda for the Future, for example, recommended the investment of an equitable share of resources in women’s education “to ensure their full participation in all fields of learning and knowledge.” This is proposed to be done in a variety of ways including linking adult education with job creation, and the goals of social development. Towards this end, all possibilities and alternative strategies are being considered including venturing into non-traditional areas of work. This might, in the long run, contribute to removing stereotypes in terms of the dichotomy between men’s work and women’s work. A variety of competences including scientific, and technological literacy would need to be acquired, and the socio-economic and political environments in which work is done would require a critical analysis and

4 UNESCO. 1997. The Hamburg Declaration The Agenda for the Future. p. 43
transformation given their effects on the processes of learning and earning a living.

The linkage between literacy and livelihood or livelihood and literacy is justified in terms of the need to integrate education and work, create opportunities to apply the skills of literacy and numeracy, contribute to the process of poverty alleviation, link literacy and post-literacy and make learning a meaningful and worthwhile experience.

**Justifying Literacy and Livelihood**

The level of participation of adult learners in literacy has been declining over the years. A combination of social, economic, cultural and psychological factors have accounted for the apparent low level of motivation which has negatively affected participation. According to the 1999 Population and Housing Census, 4.2 million people in Kenya have never been to school. It is estimated that some 3 million children of school-going age and young adults are out of school. A variety of reasons account for the large out-of-school, and illiterate adult population.

The following statistics by the Department of Adult Education (DAE) indicate a fluctuating enrolment situation between 1979 when, the national adult literacy programme commenced, and 2001.
### Table 1: Enrolment of Adult Learners Between 1979 and 1995

<table>
<thead>
<tr>
<th>Year</th>
<th>Male</th>
<th>Female</th>
<th>Total</th>
</tr>
</thead>
<tbody>
<tr>
<td>1979</td>
<td>93,866</td>
<td>321,208</td>
<td>415,074</td>
</tr>
<tr>
<td>1980</td>
<td>89,053</td>
<td>309,824</td>
<td>398,877</td>
</tr>
<tr>
<td>1981</td>
<td>76,351</td>
<td>295,651</td>
<td>372,002</td>
</tr>
<tr>
<td>1982</td>
<td>74,481</td>
<td>273,319</td>
<td>347,800</td>
</tr>
<tr>
<td>1983</td>
<td>74,276</td>
<td>269,612</td>
<td>343,888</td>
</tr>
<tr>
<td>1984</td>
<td>57,188</td>
<td>205,244</td>
<td>262,432</td>
</tr>
<tr>
<td>1985</td>
<td>38,497</td>
<td>132,550</td>
<td>171,047</td>
</tr>
<tr>
<td>1986</td>
<td>51,367</td>
<td>174,865</td>
<td>226,232</td>
</tr>
<tr>
<td>1987</td>
<td>38,602</td>
<td>105,880</td>
<td>144,482</td>
</tr>
<tr>
<td>1988</td>
<td>52,744</td>
<td>105,490</td>
<td>158,234</td>
</tr>
<tr>
<td>1989</td>
<td>33,543</td>
<td>100,383</td>
<td>133,926</td>
</tr>
<tr>
<td>1990</td>
<td>37,092</td>
<td>110,847</td>
<td>147,939</td>
</tr>
<tr>
<td>1991</td>
<td>30,123</td>
<td>98,016</td>
<td>128,139</td>
</tr>
<tr>
<td>1992</td>
<td>28,504</td>
<td>82,579</td>
<td>111,083</td>
</tr>
<tr>
<td>1993</td>
<td>27,829</td>
<td>90,026</td>
<td>117,855</td>
</tr>
<tr>
<td>1994</td>
<td>26,594</td>
<td>87,684</td>
<td>114,278</td>
</tr>
<tr>
<td>1995</td>
<td>26,168</td>
<td>82,739</td>
<td>108,907</td>
</tr>
<tr>
<td>1996</td>
<td>26,612</td>
<td>89,029</td>
<td>115,641</td>
</tr>
<tr>
<td>1997</td>
<td>28,139</td>
<td>73,215</td>
<td>101,354</td>
</tr>
<tr>
<td>1998</td>
<td>26,180</td>
<td>74,081</td>
<td>100,261</td>
</tr>
<tr>
<td>1999</td>
<td>30,200</td>
<td>71,061</td>
<td>101,261</td>
</tr>
<tr>
<td>2000</td>
<td>25,802</td>
<td>68,101</td>
<td>93,903</td>
</tr>
<tr>
<td>2001</td>
<td>26,479</td>
<td>66,573</td>
<td>93,052</td>
</tr>
<tr>
<td></td>
<td>1,019,690</td>
<td>3,287,977</td>
<td>4,307,667</td>
</tr>
</tbody>
</table>

(24%) (76%)

Source: Department of Adult Education, Ministry of Labour and Human Resource Development.  
2000 Annual Report  

In twenty-three years a total of 4,307,667 adult learners (76 per cent women) participated in the programme with the declining enrolment trend continuing. The reasons for the decline in learner enrolment, according to the DAE (ibid.) include low teacher motivation due to poor remuneration resulting in irregularity in class attendance, lack of teaching and learning materials, lack of income-generating activities and inadequate training of part-time teachers. It has been observed that classes and centres with income-generating activities are likely to retain both the levels of learners' motivation, and their participation. According to DAE
to make the teaching of the 3Rs meaningful, deliberate efforts were made to integrate income-generating projects into the literacy programme.... These [projects] helped learners get some income and improve their living standards. It was [observed] that centers with income-generating projects registered more learners due to high motivation as skills learnt were put into practical use and the income generated helped learners to solve some of their domestic problems (ibid. p.7).

Rogers (1993:11) explained that the DAE programme declined in enrolment since 1979 for many reasons, partly financial but mainly from a decrease in learner motivation.

**Objective and Processes of the Case Studies**
The objective of the case studies was to examine the effects of literacy and livelihood programmes on the participation of female learners in adult literacy in selected literacy and income-earning projects and activities in Embu, Homa Bay, Machakos and Nairobi. Data were obtained through Focus Group Discussions, and administration of questionnaire.

The concept of “Learning and Earning” has been extensively discussed by the providers and beneficiaries of literacy at various levels of operation. A number of grassroots women seminars were organized by the Department of Adult Education, under the aegis of the PLP, to enable women who were involved in literacy and income-generating activities discuss the relationship between learning and earning and suggest modes of operationalizing it. The discussions were organized in focus groups with female resource persons as facilitators of the discussions which were in the (mother-tongue) languages of the people in ten out of the twelve operational districts.

As the grassroots seminars were taking place discussions on Poverty Alleviation and Gender, were being held by a voluntary working group which was concerned with self-evaluation of the impact of GTZ-assisted projects. They discussed critical issues related to project impact. The discussion was part of national and global initiatives that had been embarked on to map out a strategy for poverty alleviation through micro and small enterprise development in developing countries. The International Symposium on Microfinancing and Promotion of Micro and Small
Enterprises organized in June 2000 in Praia, Republic of Cape Verde, is an example of action at the global level. In the context of the PLP, a number of fact-finding visits to organizations involved in literacy and income-generation were made and consultative meetings held to map out collaborative strategies for providing opportunities for learning and earning. The visits yielded valuable information on who was doing what. The consultative meetings with the Kenya Rural Enterprise Programme (K-Rep) Financial Services Association (FSA), for example, were useful in terms of providing both conceptual and operational framework for learning and earning.

The Conference on Education for All (Jomtien, March 1990) called for an ‘expanded vision’ of basic education that surpasses present resource levels, institutional structures, curricula and conventional delivery systems....Towards this end, calls have been made for innovative methods of delivering adult literacy and education. Calls for change of conventional didactic methodology to empowering life-skills oriented methodologies are timely in view of the very serious challenges which economic systems in Africa pose. Poverty levels have increased and the majority of the populations are subsisting below the poverty line. Consequently, illiteracy, which has been correlated with poverty cannot be eradicated through programmes which seek to deliver literacy for its own sake. Current thinking suggests that, meaningful literacy fulfils a number of mutually inclusive economic and social objectives. ⁶

There appears to be consensus on the proposition that “achieving a 50 per cent improvement in levels of adult literacy by 2015, especially for women, and equitable access to basic and continuing education for all adults”, one of the six EFA goals, will be severely constrained by old fashioned, top-down and teacher-centered approaches.

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⁶ The rationale for Learning and Earning in the context of the Kenya Post-Literacy Project include the following: integration of education and work, creation of opportunities to apply the skills of literacy and numeracy, poverty alleviation, building of self-reliant capacities.
Definition/Explanation of Key Concepts

**Adult Literacy**: the ability of adults (persons who are 15 years +) to identify, understand and use information from a variety of written sources for a variety of personal, social, economic and civic development purposes. Literacy in this study includes scientific literacy which is defined as “the basic understanding of Science and its application in society by everyone in order to make informed decisions in their daily lives to function effectively as citizens” (Rao 1998:10).

**Post-Literacy**: “an integrating learning process to assist literates to retain, improve and apply their basic knowledge, skills and attitudes for the satisfaction of their needs and to permit them to continue education through self-directed process of improvement of quality of life” (UNESCO).

**Income-generation activities**: Small-scale for profit business activities undertaken by organized groups independently or as part of an adult literacy class.

**Motivation**: expression of the need to want to learn.

**Participation**: active involvement in social action to become literate, through empowering participatory approaches and methodologies.

**Literacy and Livelihood in the Context of Poverty Alleviation**

Economic empowerment of the participants in adult literacy and education programmes is an effective strategy for poverty reduction. Poverty, which has been defined as the inability to provide basic material goods and infrastructure, sufficient medical services and adequate educational facilities is multidimensional. It is manifested in such phenomena as social exclusion, shortage of income, deprivation in knowledge (e.g. illiteracy), low life expectancy, poor quality of life and lack of material means.

The World Bank estimates that one in four persons worldwide live in poverty and “is forced to subsist on less than one US dollar per day”. It is reported that “the UN representatives have declared a war on this situation”.

---

Case Studies on Learning and Earning
Their objective is to help 50 per cent of the poor escape from poverty by 2015. The year 2015 now appears to be the miracle year when it is expected that the basic needs of all will be met. “Everything for all” by the year 2000 was the slogan several years ago but the year 2000 came and receded into history leaving people more destitute than they were when the seemingly unachievable objectives were being formulated.

Poverty alleviation in Kenya is a major objective of the Government. The 1996-1998 Policy Framework Paper stated that the government budgetary resources “are to be shifted to core functions which include provision of broad-based basic education among others”. The National Poverty Eradication Plan (1999) which provided a national policy and institutional framework for urgent action against poverty in Kenya recognized the right to literacy and numeracy. The National Development Plan 2002-2008 has as its theme “Effective Management for Sustainable Economic Growth and Poverty Reduction”. In his ‘Foreword’ the President of Kenya expresses the hope that better livelihood for all Kenyans will be achieved.

Commitment to major improvements in supply of and accessibility to essential services such as basic education, health, water and sanitation for the poor is in line with the call of the President of Kenya for increased investment in education and health of the poor who constitute about 50% (12.6m) of the population in order to make them more productive and bring them into the mainstream of national development.

Overview of Literacy and Livelihood Interventions

Action at the Local and Global Level

The Bible Translation and Literacy (BTL) undertook feasibility studies in four of its literacy language projects namely, Tharaka, Digo, Duruma and Pokomo Language Development Projects in Kenya between January 8, and

---

7 President Moi in the Foreword to The National Poverty Eradication Plan, 1999.
February 2, 1996. The objective was to assess the need for establishing functional links between literacy and livelihood in the language projects.

At the international level a study on strengthening livelihoods with literacy was undertaken by the Institute for International Cooperation of the German Adult Education (IIZ/DVV) on behalf of the Human Development Sector of the Africa Region of the World Bank. The study which relied mainly on documented information, and observations in some cases, adopted Roger’s (1997) theoretical framework which identified five types of literacy and livelihood programmes which, for the purpose of this study, can be described as “literacy comes second”/livelihood comes first” “integrated literacy and livelihood” and “parallel literacy and livelihood” approaches. The observations of the study related to the nature of the programmes in terms of their diversity, the characteristics of the participants i.e. poor, rural and predominantly women, and the effectiveness of the programmes in terms of their management capacities and the achievement of their objectives. The study observed that “education and training programmes for very poor adults need to offer very clear, concrete and immediate reasons to justify enrolment and ensure perseverance (p.9).

In Kenya, one of the four countries included in the study, it was revealed that, the literacy second approach was not widely practised. However, the findings indicate that adult literacy programmes which included livelihood components and skills training tended to be more effective in terms of increased participation, higher attendance and retention, and completion rates.

In 1993 Alan Rogers undertook a study of literacy in Kenya on behalf of the British Overseas Development Administration (ODA). The main objective

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9 John Oxenham et al. 2001. *Strengthening Livelihoods with Literacy. Report of a study of programmes of adult education and training that have attempted to incorporate either training for livelihood skills into mainly literacy instruction, or literacy instruction into mainly training for livelihood skills.*

of the study was to offer advice “as to where ODA assistance could be offered in order to increase the participation of women in adult literacy programmes.” The study was focused on two major issues namely, the quality of the existing programmes and, “how to encourage more women to participate in more effective adult literacy programmes”. One of the recommendations of the study was to encourage and assist women to participate more regularly in literacy programmes. He observed that seventy-five per cent of those who enrolled in literacy classes were women but women were the minority of those who took the proficiency test and they appeared to perform (in the proficiency test) less well than men.

Findings of the Case Studies
Formation, organization and membership
All the groups, with the exception of Karungu, started as self-help groups with a literacy component in their activities. Karungu included a literacy component in their work in the year 2000, twenty years after the group was formed.

Table 2: Formation, Organization and Membership of the Groups

<table>
<thead>
<tr>
<th>Name of Group</th>
<th>Year of Formation</th>
<th>Nature of Organization</th>
<th>Membership</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td>Female</td>
</tr>
<tr>
<td>Muisuni Adult Centre and Cottage Industry</td>
<td>1968</td>
<td>Official registration Management in accordance with rules and regulations</td>
<td>22</td>
</tr>
<tr>
<td>Maguje Women Group</td>
<td>1980</td>
<td>Official registration Management in accordance with rules and regulations</td>
<td>25</td>
</tr>
<tr>
<td>Karungu Women Group</td>
<td>1980</td>
<td>Official registration Management in accordance with rules and regulations</td>
<td>300</td>
</tr>
<tr>
<td>Chandaria Adult Literacy Class</td>
<td>1999</td>
<td>Official registration Management in accordance with rules and regulations</td>
<td>70</td>
</tr>
</tbody>
</table>

Rogers, A. Women, Literacy and Development in Kenya Report of a consultancy undertaken for ODA April-May 1993
Table 3: Curricular Orientation

<table>
<thead>
<tr>
<th>Name of Group</th>
<th>Literacy Components</th>
<th>Livelihood Components</th>
</tr>
</thead>
<tbody>
<tr>
<td>Muisuni</td>
<td>Mathematics, Kiswahili, Mother-tongue</td>
<td>Handicraft, tailoring and dress making, merry-go-round (credit)</td>
</tr>
<tr>
<td>Maguje</td>
<td>Math, reading, writing</td>
<td>Business Education</td>
</tr>
<tr>
<td>Karungu</td>
<td>Numeracy (reading and writing since 2000)</td>
<td>Merry-go-round (credit)</td>
</tr>
<tr>
<td>Chandaria</td>
<td>Kiswahili, Math, Nutrition, weaving, decoration, English</td>
<td>Marketing of handicraft</td>
</tr>
</tbody>
</table>

The investigation indicated that, the uses of literacy were closely related to the effective performance of livelihood activities. The members of the groups stated that their effectiveness would have been constrained without literacy.

Karungu Women Group

The Karungu Women Group started as a self-help group with the objective of mutual assistance to the members. The merry-go-round\(^{12}\) was the means by which the members contributed to a fund from which loans were given on request and in accordance with laid down procedures. The members have integrated their livelihood and literacy efforts with their health care needs, and those of their animals. Animal husbandry is an integral part of their income-earning activities and milk production and marketing is an important source of income. The Constitution and Rules of the Karungu Women Group make provision for:

- Building of a multipurpose community learning centre;
- Establishment of a dispensary;
- Training of the members in modern farming practices;
- Improvement of the members’ quality of life through income-generating projects.

It is assumed that literacy is implied in objective three i.e. “train the members in modern farming practices”, otherwise there appeared to be no expressed need for literacy. The group has constructed a multipurpose

\(^{12}\text{Small-scale savings and loan scheme.}\)
centre which houses a dispensary for both human and animal health care needs.

Maguje Women Group
The Maguje Women Group are involved in adult education integrated with agriculture and livestock, and promotion of health care. There is a revolving loan fund which provides small loans to the members. Literacy is critical to the effective performance of the livelihood activities. Improved communication skills and management of the revolving loan fund are among the learning needs which have been expressed.

Muisuni Adult Literacy Centre
The Muisuni Adult Literacy Centre seemed to have the greatest need for literacy which is related to the functioning of their cottage industry. The training needs included planning, budgeting, costing and marketing which lend themselves to literacy. Other learning needs include keeping accurate records of the manufactured products, records of items sold and calculation of profit. The constitution of the Muisuni Adult School provides a clear link between literacy and livelihood activities. According to the constitution the school runs formal classes in such subjects as mathematics, languages (i.e. Kikamba and Kiswahili) and health education. Practical activities include handicrafts, carpentry and agriculture “to further the educational and economic welfare of its members”. The Karungu and Muisuni groups appeared well managed according to laid down rules and regulations.

Chandaria Adult Literacy Class
The curriculum of the Chandaria Adult Literacy Class includes nutrition, cookery, weaving and bead making as part of the process of vocational skills training. Marketing skills have been identified by the group as critical to enable the women generate income as a source of motivation for learning. From the discussions with the members of the Karungu Women Group it seemed that they had benefited from the group in various ways including obtaining loans to meet individual needs but neither the amount of income generated nor the loans given out could be verified. However, from the completed and on-going projects it would appear that a substantial amount of income had been generated.
The following table is a summary of the benefits derived by the members.

Table 4: Benefits of Membership

<table>
<thead>
<tr>
<th>Group</th>
<th>Group Benefits</th>
<th>Individual Benefits</th>
</tr>
</thead>
<tbody>
<tr>
<td>Muisuni</td>
<td>Loans</td>
<td>Literacy</td>
</tr>
<tr>
<td>Maguje</td>
<td>Access to clean water</td>
<td>Business education</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Relief food</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Primary education for children</td>
</tr>
<tr>
<td></td>
<td></td>
<td>Heifer for milk production</td>
</tr>
<tr>
<td>Karungu</td>
<td>Access to Agro-vet shop</td>
<td>Access to Health facilities</td>
</tr>
<tr>
<td></td>
<td>Basic education (adult class)</td>
<td></td>
</tr>
<tr>
<td></td>
<td>Video shows on HIV/AIDS Awareness</td>
<td></td>
</tr>
<tr>
<td>Chandaria</td>
<td>Role modeling for teenage mothers</td>
<td>Competences in manufacture and sale of handicrafts</td>
</tr>
</tbody>
</table>

Table 5: Motivation Factors

<table>
<thead>
<tr>
<th>Group</th>
<th>Motivation Factors</th>
</tr>
</thead>
<tbody>
<tr>
<td>Muisuni</td>
<td>Need for literacy</td>
</tr>
<tr>
<td></td>
<td>Personal development needs</td>
</tr>
<tr>
<td>Maguje</td>
<td>To belong to a self-help group</td>
</tr>
<tr>
<td></td>
<td>Need for education</td>
</tr>
<tr>
<td>Karungu</td>
<td>Personal economic needs</td>
</tr>
<tr>
<td>Chandaria</td>
<td>Need to belong to a high performance group.</td>
</tr>
</tbody>
</table>

There was evidence that the Muisuni Adult Literacy Centre operated a savings account for which the treasurer of the group had responsibility.

Women’s groups in Kenya appear to be a viable channel for development activities. Their increasing number and the quantum of financial resources mobilized by them evidence their viability as the following table indicates.
Table 6: Registered Women’s Groups 1997-2000

<table>
<thead>
<tr>
<th>Year</th>
<th>No. of Women’s groups</th>
<th>Membership</th>
<th>Contribution</th>
</tr>
</thead>
<tbody>
<tr>
<td></td>
<td></td>
<td></td>
<td>Group Million Kshs</td>
</tr>
<tr>
<td>1997</td>
<td>85,205</td>
<td>3,096,102</td>
<td>352.5</td>
</tr>
<tr>
<td>1998</td>
<td>97,319</td>
<td>3,900,548</td>
<td>381.8</td>
</tr>
<tr>
<td>1999</td>
<td>107,080</td>
<td>4,287,701</td>
<td>408.2</td>
</tr>
<tr>
<td>2000*</td>
<td>111,688</td>
<td>4,419,474</td>
<td>436.5</td>
</tr>
</tbody>
</table>

Source: Economic Survey 2001
*Provisional
USD1 = Kshs 78

Contribution by the groups increased from Kshs.352.5 million in 1997 to 436.5 million in 2000. Increase in the groups’ financial contribution is undoubtedly a consequence of the increase in membership from 3,096,102 in 1997 to 4,419,474 in 2000.

Conclusion
The case studies indicate that income-generating activities have provided opportunities for the participants and beneficiaries of women groups to apply skills of literacy and numeracy. The chances of retaining the skills improved and the possibilities for improvement in the level of application also increased. Literacy assumes a functional role in this regard and functional literacy was given practical expression.

Literacy has been a critical need in both the management of the organizations and the small-scale enterprises. This need was a source of motivation in the contexts of organizational management and individual development. When motivation is translated into the acquisition of competencies a situation of empowerment may be realized.

The management of the organizations by the women offered tremendous opportunities for learning and the development of their self-esteem. As they directed their own activities they tended to change their perceptions of the stereotypical roles of women.
Most of the groups did not start with literacy as a primary purpose for group formation. The desire for mutual assistance, mainly financial, as indicated by the *merry-go-round* was the motive for coming together. The Karungu Women’s Group illustrates this very well; they saw the need for literacy twenty years after they had been in existence and after they had successfully completed a number of development projects including the construction of a multi-purpose building part of which is now used as the venue for literacy classes. Mwangi (op. cit:17) explains the motivation for literacy as the group received more members, some of whom were illiterate, it became evident that a literacy class had to be started to enable the non-literate members keep records and receive training in health, agriculture and livestock rearing.

Another conclusion which can be drawn from the case studies is the sense of community which the groups provided for the members. Mutual assistance and solidarity were given expression in times of need. Putting bread on the table has been the primary objective of women’s groups whose individual needs seem to be in competition with those of their family members especially their children. The loans obtained from the groups have mainly gone into payment of school fees, and purchase of utensils. The design of literacy programmes therefore, should take account of these needs and how to address them.

**Literacy in Context**

Using literacy is emerging as the dominant paradigm in the adult literacy discourse. One can hardly talk about uses of literacy without talking about the contexts in which literacy is used. The context, therefore, is as important as the content, and the purpose of literacy. This undoubtedly has a number of curricular and pedagogical implications. First, the nature of context will determine to a large extent the content of the programme and the methodology for its transmission. What is taught, how it is taught and the context in which it is taught are important. For example, preparation of a bill of costs and record keeping could be the content for numeracy and literacy in the context of income-generation. Real literacy or meaningful literacy ought to be situated in real situations. In the view of Barton (1992)
“...people do not read in order to read, or write in order write; rather people read and write in order to do things, in order to achieve other ends”.

Recommendations

Expanding the Vision for Literacy
There is an urgent need for a critical re-examination of the objectives of literacy in the light of the changing needs and circumstance of the learners. With the increasing levels of poverty the role of literacy in poverty alleviation should be re-examined with the view of formulating strategies on how it can be effectively used to put bread on the table.

*Establishing functional links between Literacy and Livelihood*

Literacy programmes whose objectives are not linked to the basic needs and rights of the learners are likely to fail. The demise of many literacy programmes as indicated by the falling enrolment rates evidences this assertion. Meeting the short-term basic needs are important but the need for the learners to be equipped to exercise their basic rights seem more important. Exercise of basic rights will have tremendous implications for meeting the basic needs. Literacy programmes should therefore, seek to address the underlying causes of poverty which, by and large, are structural. Utilization of the variant of participatory methodology will go a long way to fulfilling this objective.

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Thanks are due to Mr. Ephantus Njiru of the Kenya Adult Education Association (KAEA) for his assistance in data collection. Without the cooperation of the members of the Karungu, Muisuni, Maguje and Chandaria learning groups, it would have been difficult if not impossible to accomplish this task.
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Ekundayo J.D. Thompson is the Project Adviser for the Kenya Post-Literacy Project. He has researched and published extensively on adult education, community education, non-formal education and development.

His published works include the following:

*Curriculum Development in Non-formal Education.* (1995)

*Governance and Civic Education....* (1997)


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