

WOMEN'S GLOBAL EMPOWERMENT FUND



LITERACY PROGRAM

FOCUSED ASSESSMENT

2017-18



This report is published in collaboration between the Women's Global Empowerment Fund and the Oxford Microfinance Initiative.

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CONTENTS

- 2** Aim of Report
- 3** Introduction
 - Project Background
 - Background to Uganda
 - Background to Gulu, Amuru and Nwoya
- 7** Methodology
- 8** Demographics of Participants
- 10** Data Analysis
 - Self-Confidence
 - Decision-Making Capacity
 - Social Involvement and Community Participation
 - Household Peace / Violence / Family Unit
 - Education Support
- 12** Impact of Literacy Program on Business and Profitability
- 14** Cross-center analysis
- 17** Qualitative Feedback
 - Do you feel others in your community would benefit from this program?
 - Are there any parts of the WGEF Literacy Program that could be improved?
 - What did the program change in your community?
- 21** Conclusions & Recommendations

AIM OF REPORT

This report aims to provide a focused assessment of the Women's Global Empowerment Fund (WGEF) Literacy Program for 2017. It is produced in partnership with the Oxford Microfinance Initiative (OMI), a student-led consultancy organisation that operates from the University of Oxford.

For more information on OMI, please visit oxfordmicrofinance.com.

The aims of this report are as follows:

- To provide an overall impact assessment of the Women's Global Empowerment Fund (WGEF) Literacy Program for 2017.
- To report the successes and limitations of the WGEF Literacy Program from qualitative and quantitative data collected from participants of the Program.
- To explore the links between the WGEF Literacy Program and business success; defined here as an increase in household income and viability of business.
- To identify the ways in which WGEF participants have benefitted from, and been empowered by, the Literacy Program, and offering insight into the human experience of the beneficiaries.
- Evaluate the impact of the Literacy Program in terms of empowerment for the participants (e.g. self-esteem, ability to navigate business obstacles, improved communications and sustainability of businesses).
- Provide meaningful observations from data analysis for WGEF to continue going forward in Uganda.

“When a woman learns to read and write, her whole world changes; possibilities and opportunities are created.”

– Karen Sugar (WGEF Director and Founder)

INTRODUCTION

PROJECT BACKGROUND

The Women’s Global Empowerment Fund (WGEF) is a non-profit organisation founded in 2007, that provides women in northern Uganda with economic, social, and political opportunities. WGEF runs several distinct programs that aim to build social capital and increase the potential for women’s empowerment and success. These include providing women with access to microcredit loans, business and leadership development training, as well as literacy and health initiatives.

The mission statement of WGEF is to ‘empower women through economic, social and political programs; creating opportunities while addressing inequality, strengthening families and communities’.

The WGEF Literacy Program began in July 2008, and has thus far provided over 3,600 women in northern Uganda with literacy opportunities. Participants in the programme are divided into groups, are provided with study materials, and attend classes twice a week for eight months. In July, women participate once a week to allow them time to attend to their agro-business during the weeding period.

By providing women with the opportunity to learn to read and write, the Literacy Program opens up numerous opportunities for women that would not otherwise be possible. The training has improved social communication for learners working in markets, allowing them to communicate with their customers more effectively. It also aids their participation in other social programs and community engagement. This has improved their participation in policy development, and accordingly, has enabled new leaders to emerge at the local and regional level. The Literacy Program aims to continue expansion in the coming years.

BACKGROUND TO UGANDA

In 1986, a civil conflict in northern Uganda between the Lord's Resistance Army and the Uganda People's Defence Force led to a brutal and prolonged war in the region, forcing residents to flee their homes. The violent wars lasted twenty years, and destroyed much of northern Uganda's physical and social infrastructure. Foreign NGOs provided resources to the communities affected by the war, but many have since left the area, as northern Uganda was declared a post-conflict region. Both during and after the conflict in northern Uganda, many women did not have the opportunity to attend school.

WGEF has been on the ground in northern Uganda since the final, albeit failed, peace negotiations in 2008, aiming to provide financial opportunities and resources for community empowerment to the area. The Literacy Program has been a fundamental component of the microfinance institution's operations in the area. WGEF and its community-based partner VacNet work together to implement and deliver services and implement WGEF's Credit Plus model in northern Uganda.

Uganda has many natural resources, including fertile soil, deposits of gold and copper, and oil. Agriculture is the most important sector for the economy, employing one third of the workforce. The GDP growth rate for Uganda was estimated at 4.9% in 2016, but is, to a large degree, contingent upon the weather, and hence agriculture, which makes up 24.5% of Uganda's GDP. Uganda's GDP per capita was estimated at US\$2,100 in 2016, and GDP purchasing power parity (PPP) was US\$79.88 billion.

Demographically, the population of Uganda was estimated at 38,319,241 in July 2016, allowing for the effect of excess mortality in Uganda (primarily a result of HIV/AIDS). The prominence of AIDS has resulted in lower life expectancy, higher infant mortality, higher death rates, lower population growth rates and disturbances in the distribution of population by age and sex compared to what may otherwise be expected.

Uganda has one of the youngest and most rapidly growing populations in the world, with around 48.26% of the population being aged between 0 and 14 years. The population growth rate, was estimated at 3.22% in 2016. Life expectancy at birth is currently estimated at 55.4 years. It is important to note the strain rapidly increasing population growth has on the availability of arable land and natural resources, overwhelming Uganda's limited means of providing food, employment, education, healthcare and housing.



The WGEF operates in the districts of Gulu, Amuru and Nwoya, located in the northern part of Uganda. According to 2013 projection, the region held a total population of 407,500 people. The poverty level is high in this region, compared to the national average - at 65.1-69.9% in Omoro County, 65.1-72% in Asawa County and 40.0-40.9% in Gulu Municipality, compared to national average of 38%. Agriculture is the primary source of income for the majority of population in this region. Most agricultural workers are females in both rural (63.4%) and urban regions (52.4%). Most men are involved in professional associate work.

According to a recent government report, literacy is defined as the: 'ability to read with understanding and write meaningfully in any language'. Approximately 66.7% of the population in Gulu district is literate according to the 2002 census, and there were more literate males (58.7%) compared to females (41%). The illiteracy rate among women was much higher than men, at 71.6% for women, compared to 28.3% for men. The literacy level of Gulu district is 64%, lower than the national average of 66.7 percent. Due to the civil insurgencies in the region, people generally lack educational resources compared to the those who live in more stable areas of Uganda. The low literacy rate in this region may also be due to the higher average walking distance to school, from less than 1 km in 2006 to 5 km in 2010. It is also notable that boys have a higher enrolment number in school than girls in the region (42,304 enrolled boys, compared to 34,800 enrolled girls, in 2011) due to a variety of factors including continued implications of the civil conflict.

METHODOLOGY

PRIMARY DATA COLLECTION

Primary data collection involved questionnaires and a detailed interview process, as well as focus group discussions with a class of approximately 30 participants. The instructor introduced the researcher in the local language and explained the purpose of the visit. Following that, participants were asked to give reviews of the program and suggestions for improvement. Some participants volunteered to speak, mostly in the local language.

ONE-TO-ONE INTERVIEWS

We visited the houses of approximately 10 participants of the program and asked them the following questions:

- What effects did the literacy program have on your life? How has the program changed your view of yourself and your self-esteem?
- Are you treated differently after joining the literacy program by members of your community? By your close family and friends?
- How has the literacy program changed your ideas for your future? Has the program changed your life plans?
- What did you like most about the program? What did you find most challenging?
- What would you change about the program to improve it?
- How important would you say that literacy is for our lives and for our communities?

The question guide was designed to be inductive, semi-structured, and open-ended, serving as a general guidance for conducting the interview, to help stimulate the discussion and probe participants on certain aspects.

The interview process aimed to allow sufficient flexibility for participants to reflect on some issues in detail, and guaranteed openness to a discussion that moves in a direction that was not predefined by the researcher.

ACTIVITIES

One day was reserved for this exercise. Participants were asked to choose whether they would write letters or take part in drawing out their experiences.

Following that, the class was divided into two sections. Participants wrote letters individually to their daughters telling them about the literacy program and their experience. The letters were in a mix of the local language and English. Groups of 5-6 also drew their experiences on posters and were asked to describe these drawings.

QUESTIONNAIRES

147/175 (84%) of collected responses were usable. All questionnaires with absent data from impact measurement metrics were omitted (those with one or more responses left blank). Questionnaires with inconsistencies in demographic data were also omitted. A random check on data input was completed.

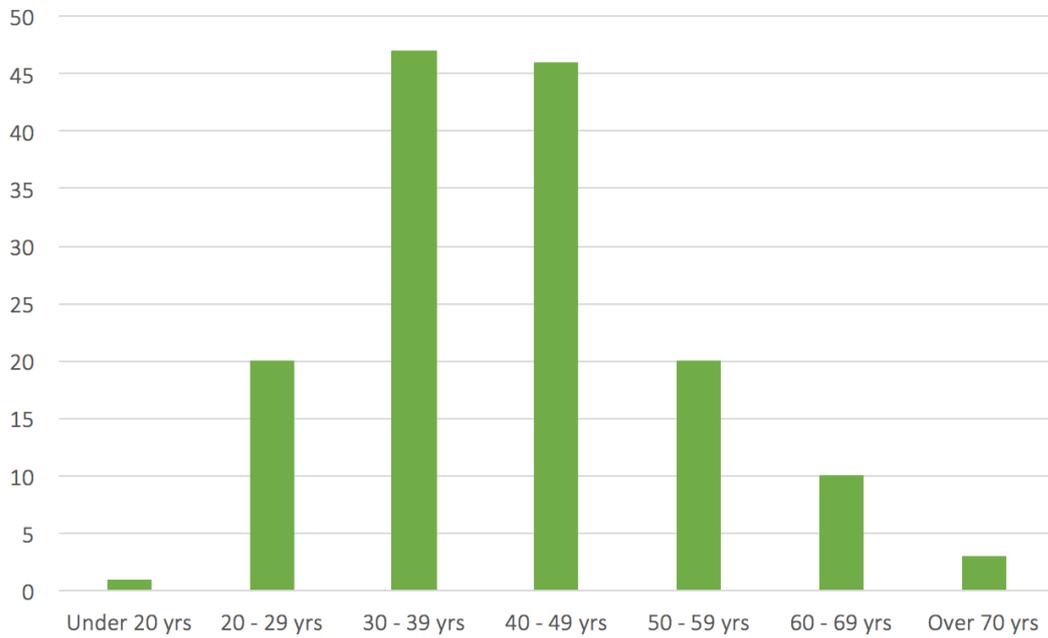
DEMOGRAPHICS OF PARTICIPANTS

Age Range: Total age range of participants: 19 years old to 81 years old, with a median age of 40.

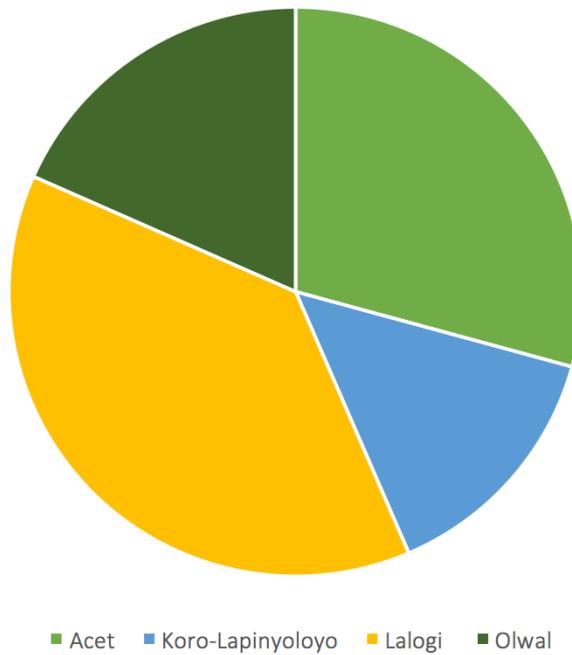
Age Range	
Under 20 yrs	1
20 - 29 yrs	20
30 - 39 yrs	47
40 - 49 yrs	46
50 - 59 yrs	20
60 - 69 yrs	10
Over 70 yrs	3

Centre Location	Average Age
Acet	43
Koro-Lapinyoloyo	21
Lalogi	56
Olwal	27

AGE RANGE OF PARTICIPANTS



SPREAD OF PARTICIPANTS BY CENTRE



RESPONSES BY AGE

DATA ANALYSIS

Our analysis explores financial, social, and political change as a result of the WGEF Literacy Program, based on both qualitative and quantitative data collected from WGEF participants in 2017.

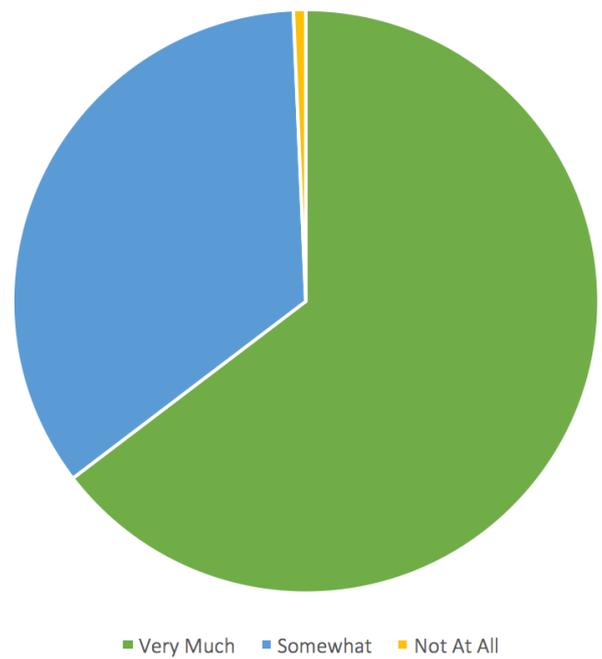
SELF-CONFIDENCE

In the 2017 survey, 99.3% (146/147) of participants said they felt more self-confident as a result of being involved in the Literacy Program, with 57.8% (85/147) strongly agreeing, and 41.4% (61/147) somewhat agreeing.

Participants often stated that they felt an increased sense of respect for women in the community as a result of the Literacy Program.

The overwhelming majority of Literacy Program participants interviewed said they felt more self-confident.

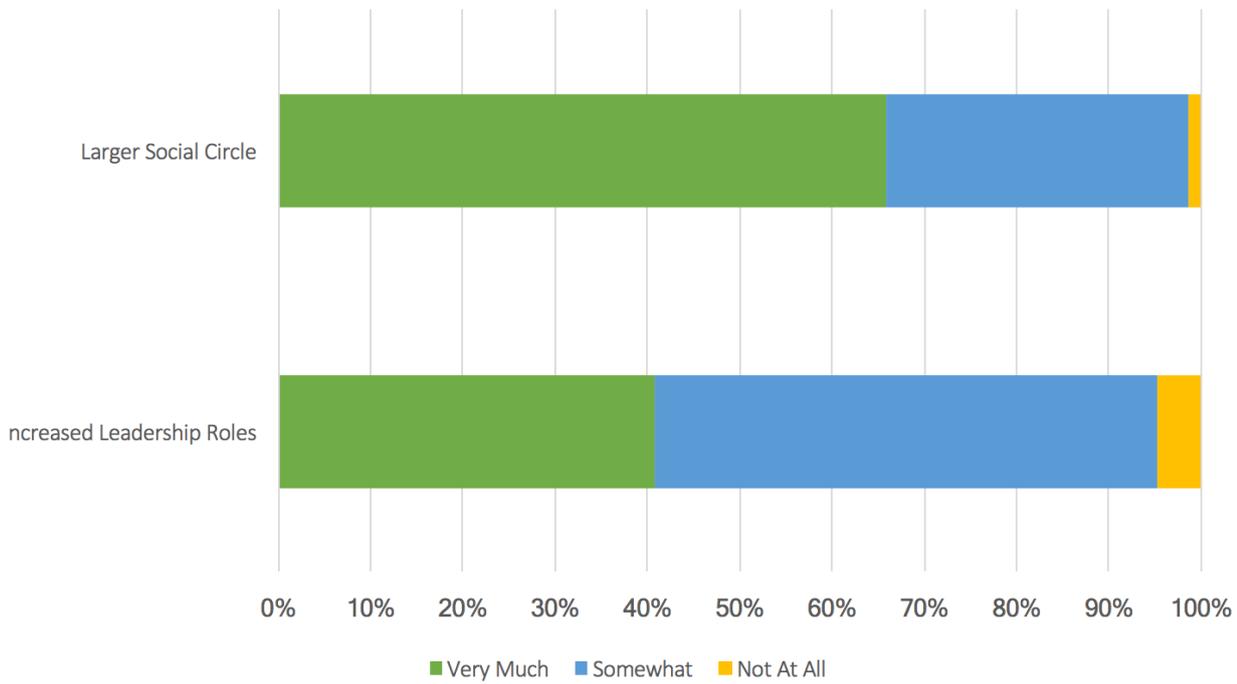
INCREASED SELF-CONFIDENCE

**SOCIAL INVOLVEMENT AND COMMUNITY PARTICIPATION**

98.6% (145/147) of participants said that they had wider social circles since joining the Literacy Program. Many of the participants noted that joining the program also increased their sense of unity among participants. 66.0% (97/147) strongly agreed that social circles had increased since participating in the Literacy Program and 32.7% (48/147) agreed.

95.2% (140/147) of participants said that they took on more leadership roles within the community after participating in the Literacy Program. 40.8% (60/147) of people strongly agreed and 54.4% (80/147) agreed that they had been involved in more leadership roles since joining the Literacy Program.

IMPACT ON SOCIAL PARTICIPATION



HOUSEHOLD STABILITY

99.3% (146/147) of participants said that their family units were stronger after joining the Literacy Program. Of these, 61.2% (90/147) strongly agreed their family units were stronger, and 38.1% (56/147) agreed that their family units were stronger.

60.1% (89/147) of participants feel much better at resolving conflicts within their family, while 66.2% (98/147) feel that their social circle has broadened greatly. 63.5% (94/147) of participants has experienced less violence since joining the Literacy Program.

EDUCATION SUPPORT

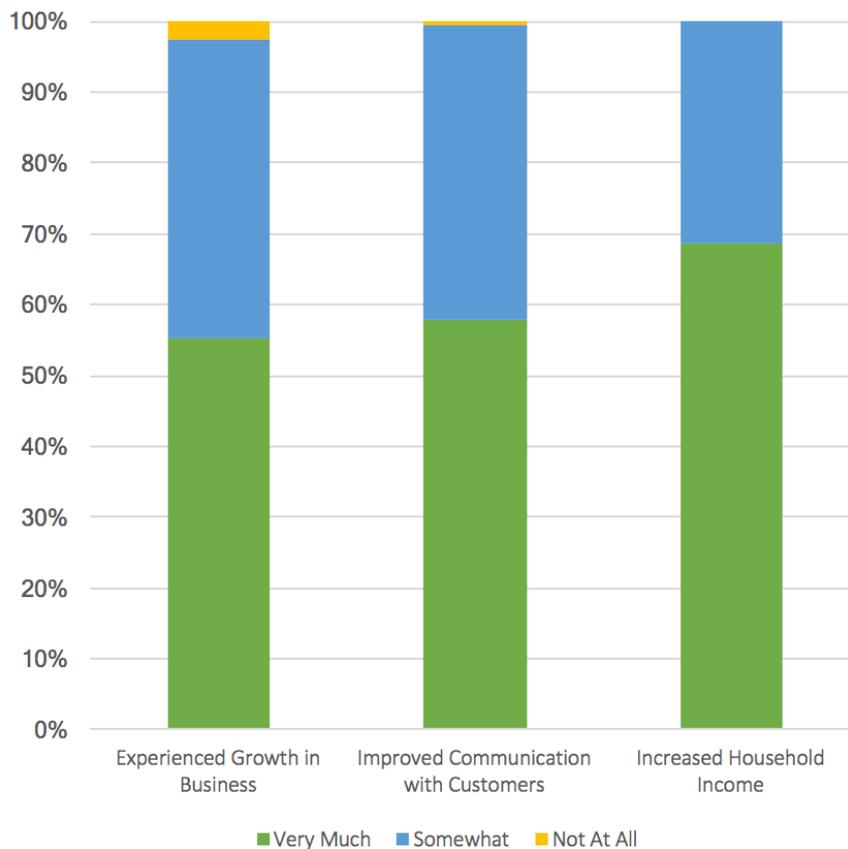
While 78.3% (116/147) of participants said they would strongly encourage their children's education, only 35.1% (52/147) of participants said that their new literacy skills facilitated their reading of books and newspapers.

IMPACT OF LITERACY PROGRAM ON BUSINESS AND PROFITABILITY

Consistent positive responses in the survey responses led to further investigation of the correlation between the financial and social impact of the Literacy Program. Ultimately as a microfinance institution, WGEF works to improve the financial well-being of women and supports these efforts through programs that also focus on human development.

All participants of the Literacy Program were recipients of microcredit loans, making it possible to conduct a deeper analysis of the relationship between literacy and economic welfare. The following chart represents responses to three questions within the Business and Economic Welfare portion of the survey that directly asked participants about the economic growth they experienced as a result of the Literacy Program. Results from the chart show that the majority of the Literacy Program participants saw tangible and relevant increases in real income and improvements in skills required to manage businesses.

FINANCIAL IMPACT OF LITERACY PROGRAM
IN CONJUNCTION WITH MICROFINANCE LOANS





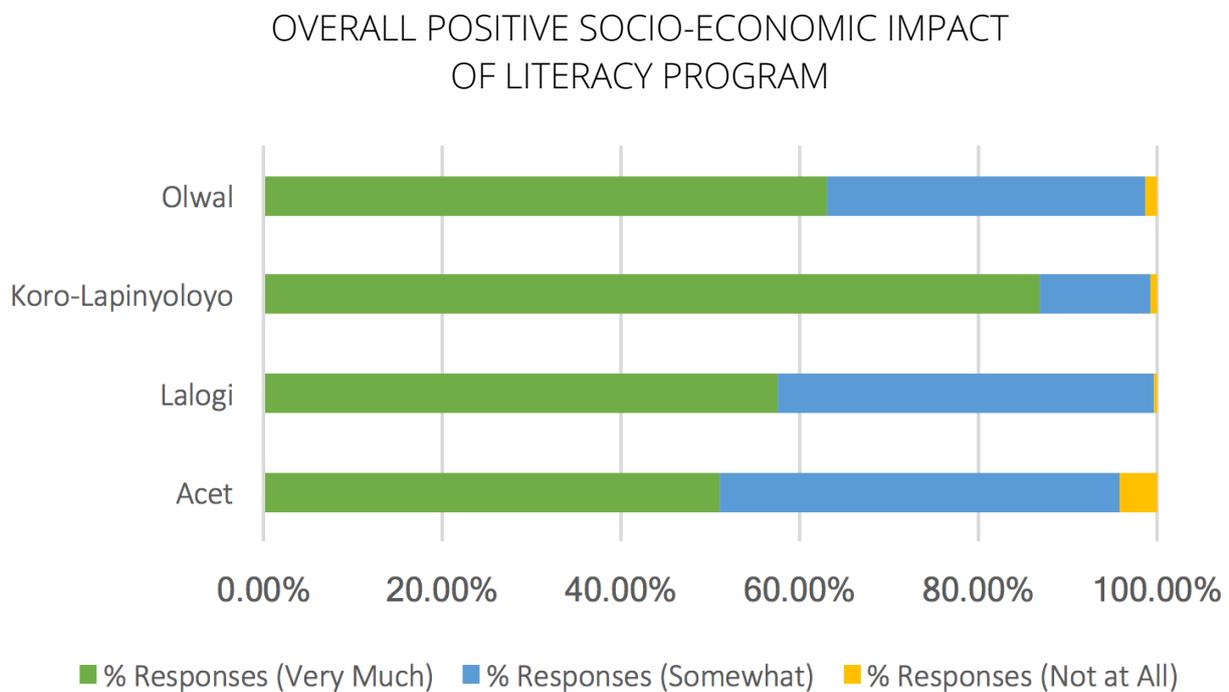
In order to conduct a more quantitatively rigorous analysis of the data, a chi-squared test for independence was used to determine if there was a pattern in responses to the eight questions asked under the Business & Economic Welfare section.

All eight questions within this section were related to the direct impact of the Literacy Program on either economic welfare or confidence in conducting business operations. The null hypothesis for this test was that the distribution of the responses for all eight questions were consistent in a statistically significant manner.

The results from the test had the p-value at 0.5719, which was greater than 0.05, the standard p-value required to reject the null hypothesis. Therefore, the null hypothesis was not rejected, confirming that the responses to improved business communication and financial well-being were dependent on each other. This was an important finding because it suggests that the Literacy Program, when supplemented by the microcredit loans, increased clients' confidence to run successful businesses while tangibly increasing their economic welfare.

CROSS-CENTER ANALYSIS

By looking at the multiple-choice responses to the survey, we analysed whether or not participants within a specific learning center saw greater social, political, and economic benefits as a result of the Literacy Program.



It is notable that survey questions designed to measure business and financial empowerment among participants further demonstrate the trend identified in our cross-centre analysis: with participants in the Koro-Lapinyoloyo center providing most positive 'Very Much' responses to the multiple choice questions at 88.5%; compared to Olwal (71.5%), Lalogi (43%) and Acet (54%). Nonetheless, all centres performed extremely well in survey questions designed to examine the financial empowerment impact of the WGEF Literacy Program; with all centres achieving over 95% agreement (either 'Somewhat' or 'Very Much').

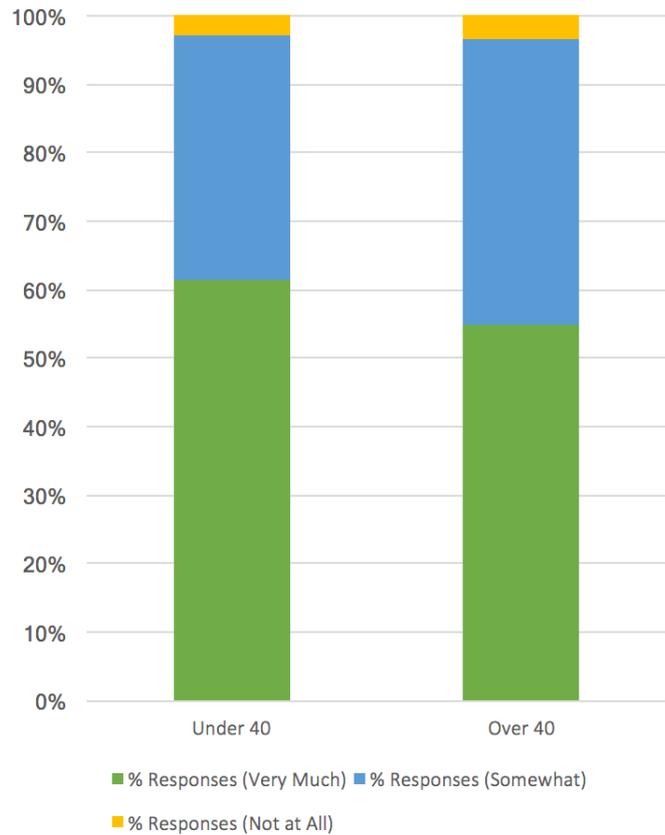
While it is possible that internal factors such as student-instructor ratio, accessibility, and budget play a role, it is likely that external factors within the respective communities - such as different levels of regional poverty (rural versus peri-urban), access to market issues, and infrastructure critically contribute to how people perceive the impacts of the WGEF Literacy Program in their area.

AGE

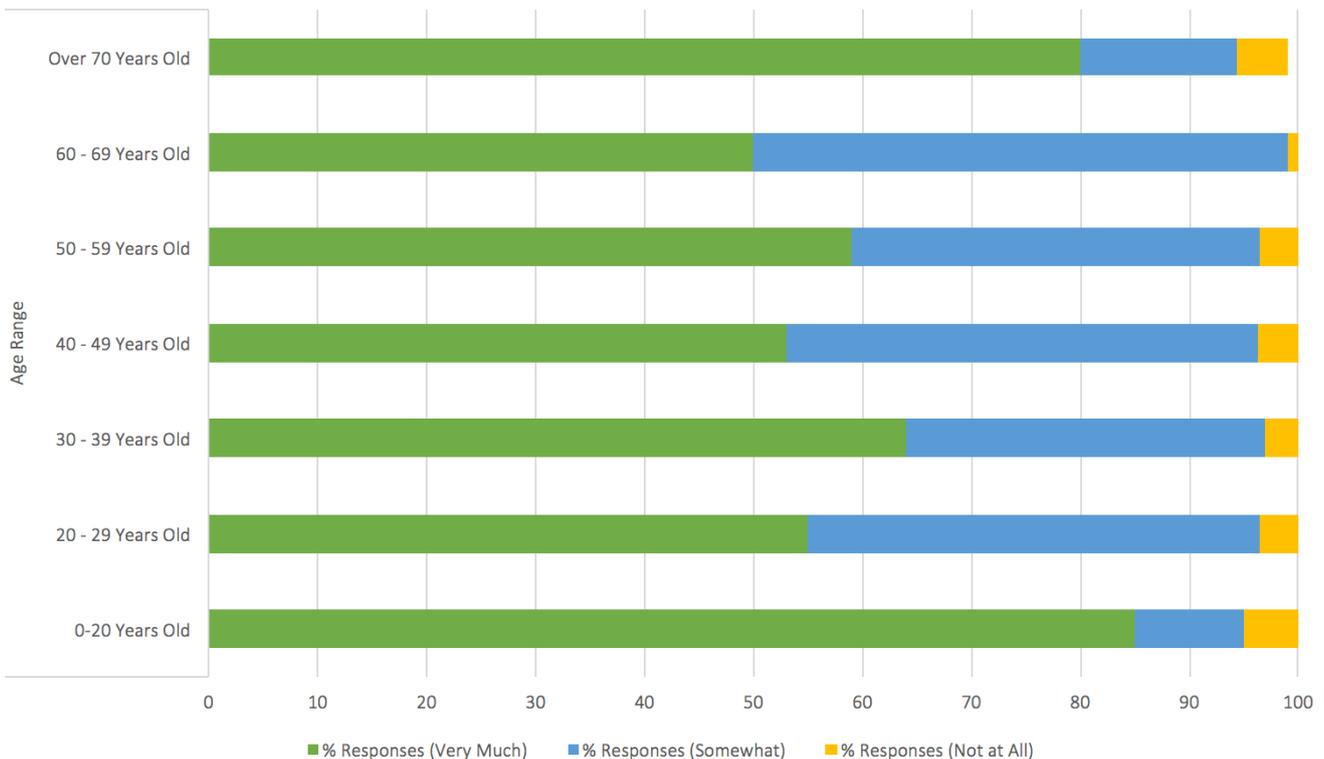
We additionally assessed responses by age category. Statistically, those under the age of 40 were more likely (61.5%) to answer that the program had a 'very' significant positive impact on their personal financial empowerment, wellbeing, and the wider community, compared to those over the age of 40 (55.0%).

Trends aggregated by narrower age group categories are also illustrated in the below graph.

RESPONSES BY AGE



% RESPONSES BY AGE GROUP



LITERACY PROGRAM BENEFITS

- Learning to read and write was frequently cited to boost self-esteem and giving participants a sense of empowerment within their community.
- By building friendship networks, the Literacy Program enables participants to offer others guidance and support.
- Literacy broadens knowledge, and is critically linked to improved understanding of business, math, and financial management.
- The great majority of participants emphasised that the Literacy Program enabled women to become more financially and socially empowered.
- Participants felt better-equipped to cope with gender-based violence, and sanitation seemed to improve.



QUALITATIVE FEEDBACK

WHAT DID YOU LIKE MOST ABOUT THE LITERACY PROGRAM?

When asked what they liked most about the Literacy Program, participants most frequently (71) stated that what they had valued most was learning to read and write. For many (20), this was related to broadening their knowledge more generally but for others, this was critically linked to gaining a better understanding of business, math and financial management, including issues such as confidentiality, which could be applied in their everyday working lives. For some, this was as fundamental as developing their own signatures for signing business documents.

In addition, many participants had enjoyed making new friends through the Literacy Program. Learning to read and write had boosted their self-esteem, making them feel more empowered and respected within both the wider community and the home where they felt they could build stronger relationships with their children and partners.

DO YOU FEEL OTHERS IN YOUR COMMUNITY WOULD BENEFIT FROM THIS PROGRAM? WHY?

All but three of the participants stated that others in their community would benefit from involvement in the program. Those participants who felt that the program did not hold the potential to help others supported this assertion by stating that: its benefits were compromised by people not concentrating hard enough; the benefits would only be felt if sensitisation took place; and that, at its most extreme, studying was a waste of time and would not take them anywhere, most likely owing to larger-scale structural problems. Nevertheless, the great majority of participants were eager to emphasise the way in which the Literacy Program had enabled women to become more financially and socially empowered.

Developing their reading and writing skills enabled participants to become community leaders and act as role models for other women, benefiting other women just as it had benefited themselves. Indeed, the Literacy Program promised the potential to gain greater respect and social status within the community which, in turn, instilled in them the confidence to be agents for change. Through involving themselves in the program, participants suggested that they could make new friends and become more united as a community, offering others guidance and support.

Financially, through involvement in the Literacy Program, participants tended to acquire business management skills, enabling them to earn their own incomes. Importantly, being able to read documents means that participants are less easily deceived: for instance, participants are less likely to sign land forms unknowingly and then get evicted from their land. Some suggested that the Literacy Program could benefit other women through giving them the conviction to better manage their households, especially through being able to help educate their children and support them with their homework. In addition, participants felt better-equipped to cope with gender-based violence, and sanitation was seen to improve.



Reading and writing was the most frequently cited source of empowerment and enjoyment.



Participants said they were better able to manage households through the Literacy Program



The Literacy Program enables participants to become community leaders and role models.

ARE THERE ANY PARTS OF THE LITERACY PROGRAM THAT COULD BE IMPROVED?

Many participants who took part in the Literacy Program struggled to critique the course, mainly suggesting that WGEF needed to continue its positive progress in the community. However, the majority of the participants were able to give constructive suggestions about the ways in which the program could be improved.

The most common recommendation which appeared in 40 of the responses was to increase the number of books, both in English and in Luo. 18 participants suggested that separate classrooms needed to be built for adult literacy classes and 15 participants stated that the instructors needed to be improved.

Many participants were eager to increase the duration of the course with some suggesting that it should be at least 12 months rather than 8 months long. Some participants talked about providing certificates for participants who complete the program, hereby making the course more formal.

WHAT DID THE PROGRAM CHANGE IN YOUR COMMUNITY?

"Women are active in business" (AJ 2017)

The most commonly occurring theme in response to the question of what the WGEF Literacy Program has changed most in the local community was the way in which participants now feel more financially and socially empowered through their new roles and responsibilities in business. Women are increasingly involved in commercial activities owing to their ability to read and write, which allows them to actively earn an income and improve the lifestyle of their families. Through having their own salary, women are afforded greater independence and choice. Women are learning how to budget and actively choose which aspects of caring for the family - such as schooling, food and medication – they see as the most important investments for their households.

"It has brought unity, love, and empowerment to our community" (AN 2017)

The WGEF Literacy Program has facilitated a plethora of social changes within communities, notably through inspiring teamwork and a greater sense of harmony. The word "respect" appeared in multiple responses for diverse reasons, one of which was because women are now included to a much greater degree through being able to read public notices. Some also talked about the way in which the program had extended their social networks with other women. The way in which higher rates of literacy have created a more peaceful community with greater unity was evident from the reported fall in alcoholism among women and gender-based violence, as women are given the confidence to speak out. The program has changed negative attitudes toward adult learning and enabled participants to help their children with their homework, hereby ensuring greater family unity. In addition, more than 20 participants stated that the WGEF program had improved hygiene and sanitation, thereby improving their quality of life.

"We have seen changes in respect for women" (AFO 2017)

Learning to read and write has generally made participants more confident which stimulates them to take up leadership roles within their communities. The Literacy Program has enabled some participants to become local leaders such as women counselors and chairpersons and more women now participate in community meeting, taking responsibility for difficult decisions and becoming increasingly involved in political debates.

SOURCES OF EMPOWERMENT



Respect was one of the most commonly cited benefits of the program at both individual and community level.



After participating in the Literacy Program, participants felt better equipped to deal with gender-based violence.



Improved attitudes toward adult learning and enabled participants to help their children with homework.



Increased involvement in commercial activity and household budgeting for food, education and schooling.



CONCLUSIONS

The 2017 findings of this survey is a continued attempt to gather data about the impacts of the Women's Global Empowerment Fund's Literacy Program specifically connected to microfinance.

The results of our analysis demonstrate an overwhelming benefit of the Literacy Program; both localised to participants' personal self-confidence and household stability (financial and relational), and more widely on their social involvement and community participation. Participants continued to report improved and increased business activity, financial awareness and security, and confidence to take positions of leadership as a result of the WGEF Literacy Program.

WGEF REMARKS ON REPORT

WGEF, its staff and clients would like to thank the brilliant students of the University of Oxford for partnering with us to ensure that our program is meaningful and relevant. As microfinance, empowerment and development schemes evolve, it is critical to keep the focus on what is actually beneficial to the target population, not what is trendy or easy.

WGEF uses a 'rights based' approach to development, as opposed to the traditional, and often times paternalistic intervention. We partner with and include the voices of the people we are serving, ensuring our programs are sustainable, authentic, and relevant. This bottom-up approach translates into better outcomes and impacts for the community we work with. Women and families in our program feel ownership and investment, having critical input in all capabilities.

While WGEF is not a traditional literacy organization, we have created a viable vehicle to women to learn to read and write, at their own pace and level. The opportunity, combined with other social programs and economic activity, translates into important, sustainable outcomes; expanding liberties and amplifying women's voices.

