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# An Assessment of the Impact of Functional Literacy Initiatives for Women Groups Towards Sustainable Livelihoods in the Savelugu/Nanton District of Ghana

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AN ASSESSMENT OF THE IMPACT OF FUNCTIONAL LITERACY INITIATIVES FOR WOMEN  
GROUPS TOWARDS SUSTAINABLE LIVELIHOODS IN THE SAVELUGU/NANTON DISTRICT  
OF GHANA

A Dissertation

Submitted to the School of Graduate Studies and Research

in Partial Fulfillment of the

Requirements for the Degree of

Doctor of Education

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Indiana University of Pennsylvania  
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We hereby approve the dissertation of

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Title: An Assessment of the Impact of Functional Literacy Initiatives for Women Groups towards Sustainable Livelihoods in the Savelugu/Nanton District of Ghana

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Most microcredit institutions focus on giving out credit to their clients with the assumption that these clients have the capacity and ability to manage the credit efficiently and the human capital to operate efficiently. There is evidence to show that most women in the Savelugu/Nanton district of Ghana have access to credit but lack the functional skills to be more effective in the utilization/management of the credit. It was the purpose of this study to determine and address the gap or link between functional skill acquisition, loan utilization and sustainable livelihood among these women. The study provided an analysis of participants' perceptions of the benefits of functional skill trainings they receive.

The participants interviewed were between the ages of 20 and 58, of various marital statuses and who have lived in their respective communities for 2 years or more. Majority of them are illiterate and operate an income generating activity with financial support from various sources.

This mixed method dissertation used the Pearson r coefficient with a series of ANOVAs to determine the relationships that were hypothesized for the study. The data were collected from 135 women from nine groups operating in the district. Quantitative data were collected by means of survey questionnaires and qualitative data were collected through focus group discussions and open ended questions contained in the instrument. The focus group discussions were used to get in-depth information on responses and

explain variations depicted in the questionnaire responses. Data on a baseline survey conducted in this district prior to these interventions were used for comparison to the results obtained in this study.

Results indicated that there was a significant positive relationship between functional literacy skill acquisition and the loan management ability of women. Those who receive loans and participated in functional literacy programs in skill training were more productive, had a good banking knowledge and saved more. All the indicators of sustainability identified in the research showed significant positive relations to the acquisition of functional literacy with skill training. Possible explanations of the results were enumerated as they are in conformity with results of previous studies.