Exploring women’s agency through adult education program in Ethiopia

Tilahun Adamu Mengistie

Abstract: The aim of the research is to look into the agency of women in Ethiopia’s Integrated Functional Adult Education program. The researcher’s perspective is guided by the constructivist approach paradigm in this study. To finish the study, the researcher uses a qualitative technique and an ethnographic case study design. The data was collected from learners, experts, and facilitators of adult education through interviews and focus groups. Purposive, snowball, and comprehensive sampling strategies were utilized to contact participants, and an inductive methodology with iterative phases was used to convey the findings. Women learners are exercising agency in their daily lives, according to the analysis. Women are only likely to make autonomous judgments for everyday consumption and modest purchases; they are less likely to make independent decisions for large purchases, family issues, and financial management. As a result, being unable to make decisions on these matters restricts women’s ability to live the lives they desire and be valued by society. In general, the study discovered that through the Integrated Functional Adult Education program, women are not fully expressing their agency.

Subjects: Education & Training; Sociology; Education Studies

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1. Introduction
The United Nations International Population and Development Conference [UNIPD], convened in Cairo in 1994 and in other previous UN conferences, made a concerted effort to promote

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PUBLIC INTEREST STATEMENT
The study investigated the women’s agency in integrated functional Adult education program. Exercising agency in the day-to-day activities of the women becomes indispensable to better their lives. Agency is a women’s ability to control resources, decisions and make strategic life choices. It can take one, two or more of the following forms: bargaining and negotiation, deception and manipulation, supervision and resistance as well as intangible, cognitive processes of reflection and analysis. Educated women have more control over household negotiations, society issues, and are more likely to be economically active. Adult education programs are vital for adult sections of the population particularly for women who are beyond formal education to exercise agency in any aspects of their lives.
policies and initiatives aimed at empowering women (Brock-Utne, 2021; Bunch, 2012; Santillan et al., 2004; Sen & Corrêa, 2000). However, in developing countries many investments in women have been centered on their reproductive functions rather than their productive roles (Braa & Smits, 2022; Mehra, 1997). Despite this focus, women in developing nations are heavily involved in productive activities such as agriculture and, increasingly, informal wage employment, including pink-collar jobs (Mehra, 1997). Mandal (2013) corroborates the concept was not deeply embedded into the governments’ policies and programs until the declaration of the Women’s Decade in the Second half of 20th century. In the 1950s and after, development agencies devised the programs to engage women in income generating activities (Mehra, 1997). The United Nations Economic and Social Affairs stated that after a platform for action about women empowerment in Beijing was declared, good progress was made, in some nations, women achieved high-level positions, however in many countries women's participation is insignificant (Scadden, 2010). However, the term becomes popular towards the end of the UN's Third Development Decade and international organizations including World Bank [WB] and the Associations of Women in Development got them the suit of it (Soetan, 1999).

To put women at the center and in the driving seat in order to exercise agency in all activities in their day-to-day life, providing education in general and adult education in particular, is essential. Adult education is a program provided for women to narrow gender gaps in their certain culture, it is essential to ensure transformative education (Stromquist, 2013). According to Longwe (1998) and Erickson and Faria (2011) adult education for women is concerned with the process of enlightenment, consciousness, collective organization and (UNESCO Institute of Education, 1995) eventually can lead to emancipation. It is seen as one of the most effective channels for reducing inequalities between men and women, which ensures maximum participation of women in the development process through empowerment (Chattier, 2013; Indrawatı, 2011; UNESCO Institute of Lifelong Learning, 2014). It is a tool for those neglected to find themselves, where they are working and how they can live. Through being conscious and using adult education programs, women would be able to enlighten themselves from the harsh social structure by focusing on challenging their traditional and patriarchal beliefs.

Agency is a women's ability to control resources, decisions and make strategic life choices about the use of such resources (Hamner & Klugman, 2016; Porter, 2013). The ability to articulate their destinations and engage in the activities that illuminate the path towards it can explain agency as one empowerment dimension. It encompasses the meaning and purpose, in which individuals engage in their activities and operations in decision-making (Kabeer, 1999). Practically, agency can be exercised on an individual and collective basis and is about the women's capacity to differ from their previous condition rather than replicate discriminatory social practices and being on the forefront in the empowering process (Bainbridge, 2011). An important step in the process of women's empowerment is women having a voice with which to discuss their grievances when they enter the public and the political arena. Women are not passive beings, through exercising agency they have the power to address their challenges (Charmes & Wieringa, 2003).

Agency can take one, two or more of the following forms: bargaining and negotiation, deception and manipulation, supervision and resistance as well as intangible, cognitive processes of reflection and analysis (Kabeer, 1999). However, in all socio-cultural, traditional and religious societies, discrimination and subordination of women is subtly taken as natural. Agency implies that women participate in decision-making to set their goals, and strategies to meet those goals (Kabeer, 1999; Kaur, 2010). Educated women have more control over household negotiations, and are more likely to be economically active and contribute to the costs of schooling (UNESCO Institute for Lifelong Learning [UIL], 2013). Literate women are expected to make decisions on actions, which make their lives and families better. Therefore, through IFAE program, in this study women might be involved in making purposeful choices and decisions, which influence false values embodied in their society (Gul, 2015; Kagitcibasi et al., 2005).
Women's bargaining power and solidarity amongst themselves towards collective actions can help to secure their rights in many aspects (Matsue et al., 2014). Through exercising agency, they are seen as agents to transform the existing power relationships within society. Therefore, when agency is used as an indicator of dimensions of empowerment they have in the driving set many things. Nevertheless, often in conventional understanding, empowerment is considered to be achieved by external bodies particularly aid agencies and the respective staff (Kaur, 2010). Agents, traditionally, might be men, international organizations, funding agencies, or women, who come from “to be empowered” groups, might help omen by different means but they cannot make decisions about their life choices. According to Kaur (2010), external agents might come up with support and information, they cannot bestow empowerment on them, they must fully exercise it.

Adult education programs are crucial for transforming social practice (Stromquist, 2013), so women via participating in those opportunities are likely to secure household welfare putting themselves at the forefront (Gallaway & Bernasek, 2004). The role of women as peace-builders, especially in post-conflict countries, is increasingly recognized (UNESCO Institute for Lifelong Learning (UIL), 2013). In terms of women’s power to empower women, it is about getting women to mobilize themselves as a group, to bring about positive change. For example, recently as conflict within Rwanda diminished, women played a decisive role in Rwanda's government and held highest government positions (UNESCO Institute for Lifelong Learning (UIL), 2013).

Indeed, it is obvious that agency relied on the women’s access to and control over resources they have been denied for a long time opens the opportunity to attend educational institutions, formal economic sectors and community affairs. Taking part in these new opportunities overrides gender disparities command over resources and eventually women used their ability to bargain and influence decisions in the home and their capacity to participate productively in society more broadly (Leite, 2010). Women as decision-makers create fertile ground for themselves as agents in empowerment process. This indicated women’s potential but not actual opportunity to make strategic life choices. If they made strategic life choices, they will be secure their status and value ways of doing and being, in this case, achievements. According to Nesbitt-Ahmed (2017), the cash transfer to women after the crisis, enables them to discuss with their husbands and families about how it will be spent. Although women have financial resources, it does not directly bring empowerment; their control over financial resources potentially changed the gender dynamics, creating new ground for bargaining and decisions. Women’s agency, the capability to make decisions, implies meaningful and purposeful intervention through women themselves to make new constructs, doings and beings that is achievement.

Achievement refers to those findings of access to resources and exercise of agency, which affects women’s wellbeing and status (Kaur, 2010). Achievements rely on resources and agency. The woman with sufficient resources and agency form a sense of self through social relations and commitments to common goods and individual self-interest (Leve, 2009). The accessibility of resources is the crucial but not always a panacea to women’s empowerment. Empowerment would be assured if resources and agency practices were interwoven. Individually, the two dimensions are essential but there is no certainty to better women's lives. Resources alone would not necessarily bring about change unless women are able to recognize and utilize those resources in their own best interests (Bainbridge, 2011). When they are capable of identifying and utilizing human, economic and social resources to their valued ways of life, agency has been fully used, consequently achievements would be accomplished.

To say empowerment is retained, achievement should be clearly analyzed. According to Kabeer (1999), often the validity of achievement is difficult to judge, but it can be examined by using indicators. She pinpointed the two indicators of achievement by scrutinizing whose agency is involved and the extent to which the achievement in question transformed the prevailing inequalities in resources and agency rather than reinforcing them or leaving them unchallenged.
Achievement, in one context might be quite different from that of other contexts. It is explained as the potential the people have for living the lives they want and achieving the valued ways of being and doing.

Integrated Functional Adult Education (IFAE) is a two-year program for 15–60-year-olds providing mother-tongue reading, writing and arithmetic skills development integrated with practical knowledge and skills, for example, in relation to family health, hygiene and sanitation (MoE, 2008). It seeks to link numeracy and literacy skills to livelihoods and skills training in agriculture (including off-farm activities), health, civic and cultural education, etc. and requires delivery by various governmental and non-governmental service providers in multiple settings (MoE, 2015). Starting from 2008 in Ethiopia, it has been providing for adult sections of the population, focusing on women (MoE, 2008). The program aims to better the lives of poor women through achieving empowerment (MoE, 2015). To achieve empowerment, women's involvement in access to resources and exercising agency over it becomes pivotal. Therefore, this study aims to explore the women's agency and empowerment through Ethiopia's IFAE program.

Studies have investigated women's agency and empowerment in international contexts, for example, Hanmer and Klugman (2016) explored women's agency and empowerment in developing countries by comparing the women's education level and their health and demographic status. They found the level of education has a positive relationship with the women's agency and empowerment, recommending the level should be beyond primary level. Mishra and Tripathi (2011) figured out that women's agency, autonomy and empowerment across cast, religion, age, residence, education, etc. and found that empowerment does not always leads to autonomy. Beşpinar (2010) also investigated different trajectories of agency and empowerment in diverse work-related strategies employed by women of different social classes in Istanbul, Turkey and find that strategies may meet individual women's practical needs, but it is far from fulfilling strategic gender needs. More studies have investigated women's empowerment and agency in different contexts and methods and emphasized their relevance for women's better lives (e.g., Mosedale, 2005; Samari, 2019; Shankar et al., 2015; Sharaunga et al., 2019; Wray, 2004), but none have investigated the agency and empowerment in IFAE and related programs.

Local researches have investigated the issues of women, adult education, literacy and the learning of adults. A number of studies have explored the issue of women's empowerment and agency at regional and national level, for example, Alemu, Van Kempen & Ruben (2018) explored the contribution of self-help groups for apple cultivation and women empowerment. The study finds that women's self-help groups offer an effective space for women to share information and raise awareness about their rights. Kedir and Admasachew (2010) investigated the experiences of women and violence and their coping strategies. Education of both sexes, the creation of awareness and sustainable resource allocation to support victims/survivors are some of the practical strategies they have proposed to mitigate the incidence of violence in Ethiopia. Another study by Belay et al. (2016) investigated the impact of women's decision-making powers on family planning use and its associated factors and found that more than two-thirds of the married women were more autonomous to decide family planning use. Secondary education, government employment, being wives of government-employed spouses, having husbands with college or university education and being in the younger age group were significantly associated with women's decision-making power on family planning. Different studies have figured out the issue of adult education, adult learners and women empowerment (Alemu, Van Kempen & Ruben, 2018; Abiy et al., 2014; Awgichew & Seyoum, 2017; Bayeh, 2016; Lailulo et al., 2015; Mengistie, 2020; Muleta & Deressa, 2014; Negassa, 2019), asserted the relevance of education for women's empowerment. However, these studies have overlooked women's agency in the IFAE program. Therefore, unequivocally, this study aims to explore women adult learners exercising of agency after they took an IFAE program. The study explores the research question; how Integrated Functional Adult Education Program develops the Ethiopian women's agency in their day-to-day lives?
2. Methods and materials
According to Creswell (2007), researchers’ worldviews or paradigms can be grouped into four categories when conducting research: post-positivism, social constructivism, advocacy/participatory, and pragmatism. While conducting their research, any empirical researches/researchers fall into one/two/more of the above worldviews. As a result, these paradigms have distinct characteristics based on five philosophical assumptions: ontology (what the researcher believes about the nature of reality), epistemology (what the researcher believes about how the researcher knows/what he/she knows), axiology (role of values in the research), rhetoric (research language), and methodology (methods used in the process; Creswell, 2007; Hatch, 2002). According to the social constructivism paradigm, reality is multifaceted, shaped by individual interactions with social settings and viewpoints on a given topic (Hatch, 2002; Taylor et al., 2016; Woods, 2006). Ontology is best gained by social creations such as practices, documents, languages, and consciousness from the participants’ point of view (Hatch, 2002). It is also thought that the world is strongly constrained by specific time, practice, and context. This paradigm argues that both the researched and the researcher will get greater insights into lived experiences through intense contact and discourse (Woods, 2006). This necessitates intimate interaction between the researcher and the participants in order to support their reality or knowledge production and expression of the lived experience under investigation (Creswell, 2007; Taylor et al., 2016; Woods, 2006).

The researcher’s worldview was molded by a constructivist paradigm because the major goal of this study is to analyze the exercising of women’s agency through the IFAE program. Among the opposing paradigms, the constructivist research paradigm states that the researcher should focus on the richness of viewpoints rather than reducing meanings into a few categories (Taylor et al., 2016). In order to achieve the goal, the research relies on the perspectives of individual participants (Starman, 2013) and an understanding of social phenomena gained primarily through the interpretation of individual perceptions of the subject under investigation (Woods, 2006).

The constructivist paradigm requires a qualitative method, which was used in this research. A qualitative research methodology is a viable style of inquiry in social and behavioral science studies, according to Creswell (2007), and all of the processes in this study are based on a qualitative research strategy and interpretation. To achieve its objectives, all empirical study adopts one research design, implicitly if not explicitly (Yin, 2003). A qualitative ethnographic style of case study design was utilized to achieve the stated goal, as it is preferable for researchers to analyze important human acts and the interpretations people present for themselves or others (Creswell, 2007). An ethnographic style case study (Merriam, 2009) is a type of qualitative research that examines a contextualized contemporary phenomenon within defined bounds, such as a program, an institution, a specific community, an event, or a process (Dawson, 2002; Hatch, 2002; Yin, 2003). According to Merriam (2009), a case can be an individual, a thing, an entity, or any unit limited by boundaries; similarly, a case is a specific, complex, functioning thing, more specifically an integrated system with a boundary, working parts within it, and a purpose, according to Stake in 1995 (as cited in Yazan, 2015). As a result, this study concentrated on one specific situation: the IFAE program. Women graduates, facilitators, and adult education experts from the IFAE program in Bahir Dar City took part in this study.

In this study, 12 women who had completed the IFAE program and had a solid record of classroom engagement were chosen for interviews. The first of the 12 participants was purposefully chosen as a key informant with the support of facilitators. The remaining 11 women were chosen using a chain sampling method. To overcome any anxieties that the participants could have during the interviews, the researcher [male] created intimacy with them. Interviews were used to acquire information. Data gathering in an ethnographic case study should be substantial and can be done through interviews (Babbie, 2007; Creswell, 2007). A researcher uses an interview to learn what is on someone else’s mind (Merriam, 2009). Semi-structured interview guides were utilized in this study to expand the inquiry of the subject the researcher wanted to learn more
about. A qualitative researcher should use interviews as a data gathering strategy so that he or she does not limit the participants’ viewpoints and misses out on valuable information (Creswell, 2012; Dawson, 2002). Indeed, in this study, a semi-structured interview guide aided the researcher in obtaining in-depth data by providing probing opportunities. Women learners’ perspectives of the curriculum were also investigated through interviews. As a result, face-to-face interviews with the researcher were conducted utilizing the interview guides, which served as indicators of the issue but not as interview process limiters. Each interview lasted between 40 and 60 minutes on average. A tape recorder was utilized in the interviews based on the participants’ willingness to be recorded. Using a comprehensive sample technique, two facilitators, one sub-city expert, and one city administration expert were chosen for in-depth interviews.

In addition to the other 12 women for interviews, eight women were chosen for the focus group discussion using two sampling techniques: purposive sampling for the first woman and snowball sampling for the remaining seven. Focus group talks with women graduates were held in this study to determine the relevance of IFAE to women exercising agency in the Belay Zeleke sub-city. The participants in this type of data gathering should be dealing with the same issue, a common thread, and their engagement should pay off in terms of collecting enough data (Dawson, 2002). He also claims that interacting and discussing with the same group of individuals allows participants to ask each other questions without feeling frustrated, which reduces research bias.

All of the participants had completed the IFAE program. They knew each other in the Belay Zeleke sub-city. Participants are helped to overcome inhibitions by homogeneity and familiarity (Dawson, 2002). A intentional sampling was employed to pick one participant, and then a thorough snowball sampling was done to select other women to participate in the focus group discussion. A woman chosen through purposive sampling was graciously asked to select other ladies who had attended the program in the same way. As a result, eight women were chosen for focus group discussions, which were conducted in Amharic. Focus group discussion is a generally established form of data gathering in various research publications, however there is no consensus among scholars as to how many individuals/participants should be participating in a single discussion. According to Babbie (2007) in his work, “practice of social research,” in a focus group, 12 to 15 people are often brought together in a room to engage in guided discussion on some subject. In a similar line, Mack (2005) estimates that in average focus group discussion will have 8 to 10 members, with a maximum of 12.

According to Creswell (2012), interpreting qualitative data involves going through a series of steps. According to Creswell (2012), there are six phases to analyze qualitative data, which were followed in this study. The researcher organized the data collected in the first step, which is arranging and preparing data for analysis. Because qualitative research collects a huge amount of data, data organization is critical. The second phase entails reading the transcribed data and rereading the transcribed research notes to get a general understanding of the transcriptions. The third phase is a manual comprehensive examination with the coding process, which involves segmenting and labeling the transcribed data to construct descriptions and broad themes. The fourth stage is to use the coding process to create themes, investigate the data in greater depth, and establish themes or broad groups of concepts. The fifth phase is to represent and report themes by creating narratives to describe what the researcher discovered in response to the research questions. The emergent topic in narratives is interwoven and interrelated to represent and report based on the responses of the participants. The researcher concentrated on aggressively articulated views, the important points participants found out, and their interests in IFAE in the sixth step, which is analyzing the meanings of data.

To ensure the study’s credibility, eminent qualitative researchers (e.g., Merriam, 2009) advocated measures such as checking and returning copies of preliminary interpretations to participants, as well as consistent peer assessment of the methodology process and interpretation outputs. Checks were conducted by emailing participants a copy of their interview and focus group discussion
transcripts and requesting them to verify the accuracy of the material and peer evaluations of the study findings as they surfaced, in order to improve the credibility of the findings.

The University of Gondar’s Institutional Review Board authorized this study. To enter the field, the researcher had to submit an official letter to the administrative office of Belay Zeleke Sub-City, written by the Institutional Review Board. The facilitators were used as key informants by the researcher in the field to gain access to the participants. An information letter followed by a consent form affirmed the participants’ willingness to participate in the study. Participants were explained the purpose of the study, how the findings will be utilized, and the possible social ramifications of the study in a face-to-face talk after they consented and signed the consent form. Participants are given the opportunity to refuse or withdraw from the study at any time. To ensure anonymity, women learners were coded with WL1, WL2, …, adult education facilitators with FAC1, FAC2, …, and adult education experts with EXP1, EXP2, … in the study report.

3. Findings

3.1. Exercising agency

Agency is the most important characteristic of women’s empowerment since it allows them to make decisions in their life. The goal of the program in Ethiopia’s national adult education initiatives is to ensure women’s decisions and participation in their life choices. The strategy’s focus is based on the belief that women are denied the right to participate in life decisions in practically all situations.

In any case, the analysis of women’s interviews and focus group discussions suggested certain modifications with some misgivings about women’s decision-making, negotiation, and bargaining. Based on the information gathered, the following themes about women’s decision-making and agency emerged. The key descriptions of women’s agency in the research environment include making large purchases, engagement in family decisions, and administration of family assets.

3.2. Autonomous decisions

Women’s engagement in family decision-making is one of the worries, as is their ability to make large purchases on their own. In an interview regarding women’s decision-making on home commodities purchases, the majority of the women stated that they make their own decisions. WL1 [34 years old, married] explained her full decision-making abilities in purchasing commodities and things for domestic usage, for example:

In my home, I make decisions. We make decisions after talking with my hubby …. Small purchases, such as what to eat for the family, are frequently made by me….. I can confidently assert that I am the single decision-maker in terms of everyday usage. However, when the purchase is costly and the goods are long-lasting, we [husband and wife] make equal decisions after discussion and bargaining. I was constantly carrying out his [husband’s] recommendations about significant and expensive purchases before I went to this program.

Before I arrived at the program, my husband’s well had made decisions on everything. He was our family’s sole earner. As a result, even for modest purchases around the house, I sought his advice. I’ve been the only decision-maker on a number of occasions when it came to consumer products. However, his decision to buy items out of this and exorbitant expenditures outshined mine. After attending the training, I will be able to create revenue as well as understand the basics of money management. Because of my fear of danger, I could now make decisions with my spouse on large purchases that required a lot of money. [42-year-old married woman] WL2

According to the participants, participation in the program enabled them to make equal decisions on minor and large purchases with their husbands; they also highlighted that participation in
purchasing decisions varied based on the expenses spent. The majority of the women stated that the program helped them improve their decision-making abilities by boosting their personal values on family matters. As a result, women’s capacity to make independent decisions on modest purchases has improved. Women, on the other hand, discovered few practices of making independent decisions on major purchases.

3.3. Participation
Women’s decision-making has not prevailed in most societies, despite the fact that they played a major part in the family’s essence; it is uncommon for women with illiteracy to demonstrate decision-making concerning her and family issues. Participation and decision-making concerning family concerns are important in most women’s experiences, but they are hampered by customs, illiteracy, and financial difficulties. Women with greater education may be encouraged to engage in family decisions, and family members, especially husbands, are more likely to value educated women’s decisions in their family problems. Women who participated in the IFAE program established family decision-making practices.

Prior to attending the class, I was unable to distinguish between various family concerns. Almost nothing has happened as a result of purposeful choices. My husband, on the other hand, decided on some of the issues. I’ve been participating and making decisions in my family since I attended IFAE. Through IFAE, I have now been introduced to exterior contexts. This aided in making educational decisions for children. I’m not sure how they have to learn before. I’ve been debating how to learn for a while now. I’ve determined on the materials and learning aids I’ll need. [48-year-old married woman] WL3

I didn’t have any money when I went to the program. I was unable to make decisions for my family since action requires money. Now I’m in charge of making judgments in order to produce income. For example, when making decisions, I frequently consult with my daughters regarding family matters. I now own hens and sheep. I’ve been deciding when and where these animals’ food should be purchased. I was able to realize how to make decisions that would improve my future as a result of the IFAE program. I was able to be more cognizant of my girls’ future lives as a result of their schooling. Now I make decisions on her [grade 11 daughter’s] education, such as which classes to attend, what materials to purchase, and whether or not to accompany me to the market. Because she now has the opportunity to read more. WL4 [a divorced 44-year-old woman]

We were married many years ago and could communicate with one other. I was able to talk more about the family issue with him [spouse] when I went to that session. I’ve chosen how and when money would be spent on purchasing inputs for selling Injera. In addition, I decided on how to guide our youngsters to good behavior after negotiating with my spouse. WL1

Participants in the study setting have improved their participation in family issue decisions because of the women’s conversations, but their decisions are still influenced by men’s influence and patriarchal ideology, which hinders the transformation of existing social structures. The women who took part in IFAE made essential but insufficient decisions to accomplish their personal goals, a process known as empowerment.

3.4. Asset management
Women’s access to and control over resources provide them with the opportunity to expand their options for life choices. Assets, or resources, can empower women’s choices. Women’s participation in asset management guarantees that they have a say in family decisions. The majority of women in this survey spoke about how they manage their family’s revenue, which is generated by their husband; divorced women disagreed about how they manage and earn income. After receiving suggestions from the IFAE program, the majority of the women stated that they had made adjustments in their asset management. The program’s goal, according to the strategy paper, is to help women manage their assets prudently. They concentrated on improving their money management as the family’s most valuable asset.
I've been in charge of the family's income since he [husband] started working. I may be able to earn money after I attend. We now have two sources of income: his and mine. IFAE taught me how to create the habit of sensible asset management. Now I worked outside the home to supplement my income while also managing my responsibilities at home. Nonetheless, my spouse has access to information regarding our financial management even now. He frequently makes recommendations and has swayed asset management decisions. Normally, I limit asset management to little outlays. WL2

The handling of assets was so primitive before I joined the program. I was more concerned with daily use than with thinking beyond a specific period. IFAE assisted me in effectively managing my money. In a focus group discussion, WL5 [35 years old, married woman]

The above image shows that most women were forced to live in poverty due to a lack of managerial jobs and abilities. Women who participated in the IFAE program emphasized the asset management information they gained from the program as being critical to improving their lives in the future. Managing family assets gives women the opportunity to take control of their lives and be the driving force behind their advancement. As a result, it is feasible to conclude that after attending the IFAE program, women's wealth management abilities improved.

### 3.5. Living valued way of life

The process by which women gain access to resources and exert agency in their daily lives is known as women's empowerment. As seen in the preceding themes, resources have aided in the improvement of women's lives. The majority of the women also highlighted changes in their life as a result of gaining access to resources and making decisions on various matters. Women's achievement, as in chapter two, is implied in the valued ways of being and doing that women have attained through improving their life options that were previously denied by social restraints or other means.

Pre-conditions and process are critical for women to live the life they wish to live, which is one of health. Access to resources is a pre-requisite for women's empowerment; yet, access to and control of resources is a means, not an end, to empowerment. Women's access to and management of resources was traditionally governed by norms, values, beliefs, and society, according to this study. The process is defined as women's ability to use their resources for their own interests and advantage without the need for interference. Both preconditions and processes determine women's achievements of wellbeing in the context in which they live at the same time. Women's empowerment and achievement differs depending on the circumstance.

The data gathered from the participants in this study was used to present their way of life via the veins of the cultures in which they currently reside. Women who participated in the IFAE program may have gained empowerment by gaining the ability to determine their existing and future claims on life. As a result, all study participants stated their past and current life circumstances in the contexts in which they lived, and some projected their future lives based on their past and current life experiences, acknowledging access and control over some resources as well as decision-making abilities on family issues after their participation in the IFAE program. Participants, on the other hand, described the desirable ways of being and doing the sub city as being distinct from their current lifestyles. The majority of the women stated that society's fundamental resources are still out of their reach and control.

Today, I’m living a life that is better than the future. I was able to obtain certain resources, such as land and money in the form of a loan. I don't have a super/mini market shop. It is difficult to have a better way of life unless you have a container [place to shop]. Another important resource for a happy life is a house that has been handed to you. Despite the fact that things are changing, the societies in which I have lived have not appreciated my existence. WL2
I’ve been enjoying a better life since receiving my schooling. However, I have been selling Injera from my home, which is located outside of the city. Customers helped to reduce this. I could live the valued style of life if I had access to and control over the location for business. As a result, my way of life is neither valued nor undervalued in comparison to the past. WL1

I have assets such as a property and money. Land also helps me to enhance my life. Despite having control over the financial assets, I was unable to make any decisions on the construction of more dorms for rent in my homeland. The government has made it illegal to build a house or a dorm. As a result, in the society I’ve been living in, my existence isn’t as appealing or valuable. WL4

Women with illiteracy face challenges in the distribution, access, and control of resources in their current life contexts, according to the participants’ descriptions. Furthermore, women who have completed the program and have gained literacy are nevertheless challenged by formal and informal institutions, which impose rules and conventions on them, to make decisions in their lives that would improve their well-being and benefit society.

Facilitators and adult education professionals are similarly informed by the life changes that women have experienced as a result of participation in the IFAE program. The facilitators concentrated on a woman’s ability to access and regulate some personal talents after completing the program, citing persistent difficulties in obtaining key resources. Both facilitators and experts agreed on the issues women experienced in their analysis of their situation; they noted various improvements in women’s lives that were accompanied by problems:

Women gained a lot from IFAE in terms of reading and communication. The majority of women encountered various challenges, many of which came from their husbands. Women were able to solve their financial problems with the help of a loan, but their decisions were frequently questioned by their husbands. I do not believe that women are empowered and have attained a valued way of life. They are, however, working to improve. EXP1 [35 years old, a Sub City adult education expert]

Most participants are working for survival after completing the program. They’ve been enlisting the help of the market to transform their lives. As a result, I’m seeing certain shifts in how people communicate and interact with one another. I know a few ladies who have a strong sense of social capital. They’re on their way to making a difference in their lives. However, I do not believe they are empowered. They lack the means and capacity to make life-altering decisions. FAC1 [32-year-old IFAE facilitator with four years of Sub-City experience]

All participant groups have emphasized the importance of the IFAE program in improving their lives, citing the possibility to access human, social, and material resources through the same meanings and voices. However, all of the survey participants emphasized the scarcity of resources and their inability to modify societal taboos. Furthermore, facilitators and adult education specialists observed the participants’ limited participation in decision-making and values. When comparing these descriptions to those of women who have not participated in an IFAE program, it is clear that their lives have been altered from the perspective of society, and that the participants’ valued way of life has not been accomplished. Women participants in the IFAE said that while life is still in the early stages, they wish to live in accordance with society’s recognized way of living.

4. Discussion
Instead of replicating discriminatory social behaviors, agency refers to a woman’s ability to control resources (Porter, 2013), define their goals, and engage in activities (Kabeer, 1999) that differ from the preceding situation (Baianbridge, 2011). As a result, agency plays a vital role in the empowerment of women; it is not something that is granted for women elsewhere. Women’s ability to
make decisions in personal, familial, and social matters has been characterized in literature, which is understandable. Women’s decision-making ability lacks the independence of the above-mentioned resource access. The ability of women to make decisions on an individual, familial, and communal level is determined by their access to resources. To explain women’s empowerment, their access to resources is defined as the discovery of their ability to decide and the value placed on their decisions at a group and societal level.

In family matters, especially in the purchasing of everyday commodities, a woman’s judgment is crucial. The IFAE program, according to this study, improves women’s decision-making in several areas of their lives. Although women have access to resources, obtaining empowerment is difficult unless the use of those resources is decided. The survey also revealed that women are not the only decision-makers for major expenditures. In relation to this, women’s negotiating with their husbands improves after attending the IFAE program. According to Schuler et al. (2010) and Lee and Huruta (2022) a woman’s participation in purchasing things for everyday use should be determined by her financial means rather than her ability to influence family decisions. Similarly, a woman’s purchasing power for little items was related to societal culture in the context of this study. Men were less involved in acquiring products for consumption in the research context; this is typically a woman’s activity. As a result, it is impossible to say that empowerment has triumphed in this study by studying women’s solo decision-making on modest purchases. Women’s solo decision-making in major purchases, on the other hand, was found to be minimal in the study, showing a lack of women’s autonomy. The fact that a woman has access to money does not imply that she has complete choice over how those resources are invested. According to studies on empowerment, even though women own and have access to resources, they make few decisions about how to use them. For example, Bishaw (2014) described the difficulties and work overloads Ethiopian women face in generating income, as well as the few benefits that come with owning such resources.

Another noteworthy conclusion of this study is the role of women in family decision-making. According to the findings, women who participated in an IFAE program had a say in family-related decisions. Women are traditionally not the decision-makers on family issues in the study setting, but through education and the IFAE program, women can be involved in making decisions with their husbands or other family members; however, those women with husbands have not yet made decisions alone on family issues. In a similar study, Kagitcibasi et al. (2005) discovered that urban women’s involvement in a functional literacy program in Turkey affected how they negotiated family difficulties. Nonetheless, the current study indicated that participation in functional literacy programs did not result in women becoming sole decision-makers in family problems. As a result, social and cultural factors must be taken into account while empowering women through the IFAE program in research settings.

The management of family assets is critical in the process of women’s empowerment, as it provides them with a wide range of options in life. Women have been discriminated against in the administration of family assets as well as in social situations in the modern world, let alone in Ethiopia. More crucially, this study discovered that women with spouses handled assets and earnings created by their husbands, but that their wealth management was influenced by their husbands. Kabeer (1999) in her succinct analysis of a study in Bangladesh, women are less involved in the administration of family assets, and choices about the family’s primary economics or assets are still made by men. In this study, however, a woman who is the head of the family, whether with or without her husband, has complete control over the assets she owns. According to Schuler et al. (2010), women as heads of households have the power to manage the family’s assets if the husband does not engage in income-generating activities or if the spouse is a widow. In this study, a woman without a husband who participated in the IFAE program was able to better manage her assets and change the lives of her family members.
4.1. Achievement through IFAE
In this study, empowerment is defined as a comprehensive process that includes gaining access to resources, exerting agency, and reaching valued ways of being and doing. As previously said, women's access to resources is critical and a prerequisite for them to transform their life. Nonetheless, the study discovered that the resources that the women had access to in the study setting were insufficient to help them reach the achievement stages; it was discovered that, while women had access to resources, the strategic importance of those resources for empowerment was not pivotal. Determinant resources for life choices are out of the women’s reach and control in the study setting where they lived.

Women have less decision-making power in vital situations as a result of exercising agency, which has important values in the lives they desire to live. In this sense, the IFAE program allows women to participate in decision-making with household members, but having sole decision-making authority poses a problem for empowerment. It is impossible to achieve empowerment unless women are able to make decisions and negotiate in money management and income investing for their valued future lives. Despite the fact that women attend IFAE programs, patriarchal ideology and socio-cultural attitudes inhibited women's decision-making abilities in the context of this study.

Despite the fact that accomplishment is defined as the discovery of a link between access to resources (pre-conditions) and agency (usually stated in decision-making in this study), the study discovered that women’s lives are of no more value to the cultures in which they lived. The participants stated that their quality of life improved after enrolling in an IFAE program, but that their quality of living within the milieu is not to the intended extent or accepted by society. As a result, the IFAE program has improved the lives of women and empowered them through altering societal structures. Eldred et al. (2014) and Koomson et al. (2021) stated, similarly to this study, that education, especially literacy programs, may not contribute to women's empowerment because the situation, environment, culture, and customs all determine whether or not skills, attitudes, knowledge, and understandings are used. Furthermore, according to a study conducted in Nepal by Guinée (2014), education should not be viewed as a means of transforming disempowered women into empowered women, but rather as a means of better equipping them with the confidence and abilities to negotiate empowerment paths. Since a result, the IFAE program is more for women's improvement than empowerment in this study, as it equips women with skills, information, and attitudes, as well as giving them the opportunity to access resources and make decisions.

5. Conclusion
Women's agency is exerted in their daily activities, according to this study. Most notably, women’s solitory decision-making has been limited to daily consumptive activities and minor purchases. In fact, these options are less crucial in achieving women's life choices and, by reinforcing subordinating roles, they stymie the empowerment process. The survey also revealed women’s limited decision-making ability and the importance of their decisions in major purchases, family matters, and money management. Women's lack of autonomy in making key decisions in order to live the life they wish to live implies that they have not achieved empowerment.

The IFAE program has helped women improve their lives, but they have not yet reached the point of empowerment. Access to and control over resources, as well as women's decisions about how to use those resources, all contribute to women living the valued way of life of success. According to the findings, women who enrolled in the IFAE program were not living the way their society valued life. The findings reveal that women have separated themselves from both access and control of crucial resources in the context, as well as decision-making in important family and societal concerns. Further research could look at this topic in other domains, comparing different topics or combining quantitative methodologies.
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