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Adult Literacy in Cambodia

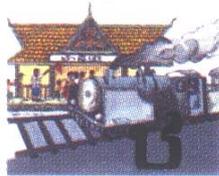
Research Report

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February 2004
Jackie Rosenbloom



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Acryonyms

| | |
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| ACCU | Asia/Pacific Cultural Center for UNESCO |
| APPEAL | Asia Pacific Program for Education for All |
| CLC | Community Learning Center |
| IDP | Internally Displaced People |
| MoEYS | Ministry of Education, Youth and Sport |
| MoWVA | Ministry of Women's and Veteran's Affairs |
| NFE | Non-Formal Education |
| VDC | Village Development Community |

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Literacy and other basic skills imparted to adults and out-of-school youths through non-formal programs not only directly improve family income generation, but also have strong positive impacts on family health status, children's educational attainment, and sustainable management of local natural resources. Effective adult basic education programs contribute directly and powerfully to poverty reduction. By definition, they target the poor, especially women and girls. They deliver crucial basic literacy and numeracy skills that equip disadvantaged individuals to improve their livelihoods and quality of life. Adult basic education also complements primary schooling, not only giving a second chance to those who have been missed by primary schooling, but also because parents who take adult basic education become more supportive of primary education for their children. Responding to demand for adult basic education in communities where parents are illiterate has been shown to improve the conditions for community involvement in formal schools.

World Bank, *Reduction in Strategy Paper: A Sourcebook*

Overview of Adult Literacy in Cambodia

Situation Analysis

The estimated literacy levels in Cambodia vary, depending on survey methodology and definition of literacy. A literacy survey (UNESCO/UNDP, 2000) estimated that only 36% of the population is literate in terms of being able to use their literacy skills for every day life and income generation while another 36% of the population (approximately 2.6 million adults) are illiterate and 27% are semi-illiterate (1.9 million adults). Combining these two figures indicates that 63% of the population's literacy skills are below the functional level. 63% of 14 000 000, the approximate number of people living in Cambodia, is approximately 8.8 million. Hence, nearly 9 million people living in Cambodia are in need of literacy instruction.

These figures indicate that a significant portion of the population needs literacy instruction.. A report by the Ministry of Education, Youth, and Sport (MoEYS) in 2000 focused exclusively on the needs of adults living in Cambodia. The report indicated that 45.1% of women and 24.8% of men are illiterate. Among the total 6.5 million people aged 15 +, 2.36 million people are totally illiterate, 1.7 are semi-literate and 2.41 million are functionally literate. Thus the total number of people aged 15+ whose literacy skills are below the functional level is 4.0 million.

Current access and coverage of adult literacy classes is limited. According to research of the Department of NFE, the female participation rate in literacy programs is only 29%, compared with the male participation rate of 47% (Ministry of Education 2000). The female illiteracy rate was reported as being high in a wide range of occupations. Concretely in agriculture/fishery, as many as 69.1% of women are illiterate while 30.9% of men are illiterate; in the private sector, 71.8% of women are illiterate, compared with 28.9% of men.

The National NFE Action Plan 2003-2015 states, "Only 12% of women over 25 have more than a primary education on which to build subsequent literacy, life-management or income generation." A report by the Ministry of Education, Youth, and Sport (MoEYS) in 2000 indicated that in Cambodia, 45.1% of women and 24.8% of men are illiterate. Among the total 6.5 million people aged 15 +, 2.36 million people are totally illiterate, 1.7 are semi-literate and 2.41 million are functionally literate. Thus the total number of people aged 15+ whose literacy skills are below the functional level is 4.0 million.

In 2000, around 30,500 adults (76% females) were enrolled in government-sponsored classes. 20,000 students (74% females) were enrolled in NGO and donor supported literacy programs. Between the government and NGOs, only 2% of the total illiterate adult population is currently being reached.

Quality and Effectiveness:

The Cambodian constitution guarantees a nine year basic education as a right. The government's Education for All National Plan 2003-2015 provides a broad framework for achieving this as well as non-formal education goals. The plan emphasizes improving the quality and effectiveness of educational services and extending access to disadvantaged and remote populations. It embodies the principle that provision of basic education, whether formally or non-formally delivered, is a core responsibility of the State.

The methodology used in the adult literacy programs offered by the Department of NFE is the key word approach. Literacy materials in these programs have received mixed reviews. Some NGOs have grave criticisms of the programs while others feel they are adequate. In Government supported programs, it is reported by the Ministry of Education that approximately 55% of students acquire functional literacy. In NGO programs, Ministry of Education reports 45% of students acquire functional literacy (the success criteria may vary). The success rate in government support programs amongst women is reported to be only 48% compared to 61% for men. However, the Ministry of Education does not offer copies of the pre and post tests used to consolidate this data to the public for review. Furthermore, the accuracy of the figure used to report NGO success rate is questionable as few NGOs have completed their analysis of the data they have collected.

In the MoEYS May 2000 report, it states that 47.2% of women and 24% of men who studied in a literacy program forgot the skills they learned and reverted to illiteracy. Although women participate in literacy programs, it seems that they are victim to forgetting the skills learned. This may be because they do not receive full support from their families for being in a literacy program and/or because given their domestic and economic responsibilities, it is challenging for them to find the time necessary to attend class and study. It would be most helpful if the Ministry of Education made their analysis and statistics on program effectiveness transparent. This information would help to identify the short and long term effectiveness of students' skills in particular areas such as retention of vocabulary, fluency, comprehension, and computation skills. This information could also be used to improve the curriculum and to development comprehensive post literacy programs.

Financing Efficiency and Institutional Arrangements

Accurate costing of Adult Literacy programs is problematic, given the wide variation in activities. For the MoEYS programs, it is estimated that the cost per student is around US \$12 for a six-month program. The UNESCO survey estimates that the program cost is around US \$23 for a six-month program. Much of the cost is comprised of curriculum materials, literacy trainers/teachers salaries and building up the capacity of the system to deliver literacy classes.

The financing of literacy programs is currently very heavily reliant on NGO/donor support. Over the period 1994 – 1999, it is estimated that Government spending on literacy and other non-formal education programs amounted to about Riels 9.5 billion (US \$2.3 million). Over the same period, external assistance amounted to US \$5 million.

The literacy programs currently available through the MoEYS were developed with significant donor/NGO support. The literacy trainers are largely retired male primary/secondary school teachers, primary/secondary school teachers, or members of local communities who have completed the ninth grade. Literacy teachers are hired as contract teachers by the MoEYS. The MoEYS is responsible for paying the teachers salaries. The MoEYS report that a literacy teachers' salary is \$250 a year. Teacher payment disbursement is such that the teachers are supposed to get paid only once a year (at the year end). The MoEYS has had difficulty with teacher payment and most teachers have not received any payment for their work since 2002. Furthermore, there is a government directive stating that the MoEYS will only pay literacy teachers as contract teachers if there are 40 illiterate persons in a village. (The teachers are expected to teach two 6 month courses to 20 students per class). There are many villages that do not have 40 illiterate persons. Often these villages lack access to literacy instruction or the village over reports the number of illiterate people in the village. The MoEYS programs usually include a two week initial teacher training. They aim to offer monthly follow up trainings; however, this only occurs with NGO funding.

The Department of NFE has developed a scope for improving the cost-efficiency of the programs. It is reported that literacy teachers are currently paid around US \$250 per year (roughly a primary teacher's salary) for delivering around 10–12 hours per week. The pupil/teacher ratio is an estimated 24:1, compared to 48:1 in primary schools. As a consequence, the literacy program cost per student is roughly 1½ times the Government spending on primary school students. The Department of NFE believes that larger classes and increased workloads for the literacy teaching force could expand student enrolment at little extra cost. However, research by the National Education Association (NEA) indicates that reducing class size to allow for more individualized attention for students enhances student achievement.

At present, the role of the Department of NFE is broad, including policy planning, involvement in program design, management and administration of the literacy programs and some monitoring activities. A large proportion of the Department of NFE staff's time at the center and in the provinces is reportedly devoted to program management and administration. Only a limited amount of the Department of NFE's time appears to be devoted to quality control and impact monitoring of the MoEYS and NGO managed programs.

Preliminary Strategic Priorities

The over-arching priority is to expand adult literacy classes, especially for disadvantaged groups in under-served areas. MoEYS is developing a five-year strategic plan, aimed at increasing functional literacy from an estimated 36% to 56% over the five-year period. This ambitious increase will only be possible if the government and NGOs provide effective literacy programs to around 2 million adults in the next 5 years. To reach this goal, a fundamental strategic priority of the Ministry of Education is to reassess the role of Government/MoEYS in non-formal/literacy education. NFE is considering shifting their primary responsibilities away from program management and delivery towards NFE policy development, strategic planning and monitoring. Their key objectives include (a) building up an NFE information system that maps poverty indicators, education access indicators and literacy rates as a basis for program targeting and planning, (b) strengthening the capabilities of HQ and provincial NFE staff in quality assurance and progress and impact monitoring and (c) strengthening capacity in

literacy curriculum and program screening, including the potential cost implications. With limited resources and a governmental shift away from delivery, providing effective literacy programs to around 2 million in the next 5 years is potentially an impossible goal to achieve.

Given that the Department of NFE will focus on monitoring, it is considering shifting the role of the main provider towards civil society organizations. One institutional option they are considering is to set up a local NGO Consortium for Non Formal Education, with responsibility for the day-to-day planning and management of literacy programs. The Government would provide an annual grant to the proposed consortium against clear eligibility criteria such as poverty targeting and annual reporting showing cost efficiency and impact indicators. This consortium would provide an institution that focuses only on NFE for capacity building which could make it more efficient for receiving support from donors and international NGOs.

The proposed NFE program expansion would cost approximately US \$25–30 million. In order to overcome this financial obstacle, the Department of NFE will adopt measures that are cost efficient. Possible measures being considered include (a) increasing the workloads of existing literacy staff, (b) use of the current primary and secondary school teaching force, and paying a small monthly supplement for teaching literacy classes, (c) mobilizing a cadre of voluntary literacy teachers in various communities and (d) setting and regulating minimum class sizes for funding of literacy programs (e.g. 35 – 40 per class). Though these measures would allow for program expansion in a cost efficient manner there is no evidence that program quality or success would maintain current standards of 45-55% attainment of functional literacy.

Financing of literacy programs will continue to be a pressing issue for the next 12 years. Direct user charges do not appear feasible since a large proportion of the target groups are from the poorest communities. The Department of NFE suggests the following strategic options: (a) recurrent budget support for program delivery from donors/NGOs, (b) increased recurrent funding from Government and (c) incorporation of literacy program costs into existing or new micro-credit loan programs to the rural poor. Each of these strategic options has their limitations. (a) will force Cambodia to be further dependent on outside aid for education; (b) the government does not seem to have funds available to increase their investment in NFE; (c) does not provide students with an authentic investment in learning.

If the Education for All access and quality targets are met by 2015, the demand for NFE should decline. Hopefully, this will lead to a reduction in the amount of money the Government needs to spend financing literacy programs. A Department of NFE strategic priority should be to expand Grade 4 and Grade 7 re-entry programs for youth who have dropped out to enable them to rejoin mainstream education provision. It will be necessary for the Department of NFE to continue to implement the International Labor Organization literacy program which targets dropout students 18 and under. This literacy curriculum currently has ten manuals which focus on daily life skills and basic literacy and numeracy skills.

Adult Literacy Programs

There are two adult literacy programs most commonly being used in Cambodia at present, both of which are offered by the MoEYS. These literacy programs are often a prerequisite for students to participate in a vocational training program. One was developed in 1993-1994 by the MoEYS in collaboration with the Ministry of Women's and Veteran's Affairs (MoWVA). This program was developed based on Department of NFE experience working with women in nineteen villages in Takeo, Phnom Penh, Kandal, and Kompong Speu and based on NGOs experiences in Pursat, Kandal, Pol Stup, and Takeo. It was designed in response to the educational needs of the IDPs (Internally Displaced People), particularly women, aged 15-45. The program covers basic literacy, numeracy, and daily life skills. Women's empowerment was not a mission of the curriculum or a described outcome by program users. The program was revised by the MoWVA in 2000-2001. The MoEYS has and continues to receive technical and financial support from Unicef for this program.

The program has four manuals and one teacher guide. The first manual offers a basic literacy course. The other three manuals are designed to assist learners in attaining third- to-fourth grade literacy skills using the key word approach. Typically, communes select the teachers for the program. Usually there is one literacy teacher per village. Typically the program is taught using a teacher-centered approach to a class of twenty students for two hours a day, six days a week, for six months. Some NGOs currently using this curriculum include: CARE, Lutheran World Federation, New Humanity, and APHEDA. These NGOs are currently analyzing the effectiveness of this literacy program, however, no statistics are available at this time.

The other commonly used adult literacy program was developed by the MoEYS and UNESCO. This program was designed based on a literacy model created by the Asia Pacific Program for Education for All (APPEAL). The APPEAL program illustrates a set of principles and procedures in the design and development of a literacy training curriculum and for the development of relevant materials. APPEAL is targeted to adults over 15 years old who have never attended school or who dropped out of formal school before their literacy skills reached a standard that would enable them to learn additional skills on their own. The program's goal is not only to develop adults' literacy skills, but also to provide the learners with knowledge and general skills for daily living. Four major categories of functional knowledge are identified: family life, economics and income, health, and civic consciousness.

APPEAL aims for its users to take into account that an adult has a well-developed ability to reason and a considerable body of general knowledge as the result of his/her life experience. Individual countries are supposed to modify the program to meet local cultural and educational needs. It was reported, however, that the program was interpreted as a prescribed program when created in Cambodia. The program was originally piloted in 40 classes. In the election year 1998, teachers provided input on program effectiveness and gave suggestions for improvement. Before their input was included the government printed and distributed the materials.

This adult literacy program has 24 manuals and one teacher training guide. Currently the MoEYS is reprinting the manuals and the date of completion is unknown. Once produced, organizations needing an adult literacy curricula will be provided with this

one by the Department of NFE. Many organizations choose the curriculum they will use based on the availability of published materials by the Department of NFE. Typically this program is taught using a teacher centered approach to a class of 20 students for two hours a day, six days a week, for six months. Teachers are supposed to be paid by the government on a year basis. The students work with the teacher to decide optimal starting date, location, and schedule. This program is not gender specific. Like the first program mentioned above, many teachers are retired teachers, teachers in the public school, or community members who have completed the ninth grade. Frequently, graduates of the program become literacy teachers for the program. All students progress through the program at the same rate. Organizations currently using or going to be using this program include: World Education and AUSTCARE.

In 2000, UNESCO developed 12 modules to replace the last 12 modules in this program. The teachers' guide for these modules is still being developed. The new modules address issues women face in their daily lives and promote women's awareness of gender issues. Though UNESCO incorporates these modules in several of their programs which target women, few organizations have implemented these modules as the MoEYS has not had funds to reproduce them. UNESCO is in the final stage of evaluating the effectiveness of these modules.

Lessons Learned From Past Literacy Programs and Activities

There has been a wide range of feedback on the two programs mentioned above by curriculum users and developers. The information and feedback provided was not always consistent. However, some common lessons learned were noticeable. These include:

1. Literacy promoting organizations' work with the Department of NFE to implement adult literacy programs. The Department of NFE pays for textbooks, teacher salaries, and teacher training when funds are available.
2. NGOs find there is a need for new methodologies, supplemental materials, additional teacher training, incentives for teachers, and incentives for students.
3. Supplementary materials are frequently created by NGOs to increase student involvement, offer students hands-on learning experiences, and to address advocacy and empowerment.
4. Multi-age classes of 20-25 women have proven to function effectively, particularly when the learners are involved in the scheduling process and the schedule is flexible.
5. Program users experience high drop out rates due to migration, family demands, financial responsibilities, and health.
6. Limited teacher motivation, creativity, and knowledge of the learner centered approach effect program delivery.
7. Programs have difficulty finding qualified teachers. Frequently few people in a community have ninth grade literacy skills. Two NGOs described the situation as "Technically weak people, teaching technically weak people. Hence, there is only limited opportunity for student improvement."
8. When CARE used educators from their HIV/AIDS Assertiveness project as post literacy teachers difficulties arose due to the teachers low educational background and the complexity of working in a different context. The CARE staffed decided to recruit post-literacy teachers based on literacy criteria and as a

result, the staff learned that while it was important to use teachers who live in the village, the educational attainment of the teachers is crucial for learning to take place and that more pre-and ongoing training in pedagogical skills is necessary.

9. Vocational skills training is often used to inspire learners to participate in adult literacy classes and as post literacy experiences.
10. Community Learning Centers (CLC) have been used to assist in the identification of potential literacy teachers, and as a place for class instruction. Libraries have been set up in village CLCs but often only school children use the CLC materials. There is a need for more post-literacy programs to assist adults in maintaining the basic literacy learned.
11. In villages, many people are being trained to do the same vocational skills, escalating the challenge for the learners to be economically successful due to competition.
12. Some organizations are giving economic incentives to maintain student involvement such as rice, umbrellas/raincoats (in the rainy season), and money. Organizations believe that providing these incentives sustains and /or increases student attendance.

Best Practices

1. The participation of stakeholders in the planning and implementation of programs often results in a project that has high member involvement and increased ownership. This commitment greatly contributes to the smooth running and success of a program.
2. On the Asia/Pacific Cultural Center for UNESCO (ACCU) material development projects, literacy experts, contents experts and illustrators closely work together to develop learner-centered materials. Preparation of attractive, easy-to-understand and useful materials, reflecting people's daily needs is the core of the curriculum materials.
3. CARE discovered that many adults in their literacy program were not using the CLC libraries because the learners were busy with their housework and family obligations when they were not studying. They set up a mobile library to provide adults with easier access to reading materials. Every Thursday, two librarians take turns cycling through the villages with a big bag of books on the back of their bicycles. They have noticed that adults are using the mobile library and that all borrowed books are being returned.
4. Developing active and recognizable roles is very empowering to learners (giving students the responsibility of developing session plans and opportunities to organize related community events). Building capacity of literacy graduates to become facilitators was a successful strategy used by one NGO.
5. Incorporating self-evaluation as part of the learning process encouraged student participation and helped students develop their critical thinking skills.
6. World Education had the girls in their program keep journals. These journals not only offered the girls an authentic opportunity to practice their writing skills they also served as an assessment tool as World Education took samples from the students' journals to analyze changes in their students attitudes and their students application of new knowledge in their daily lives.
7. World Education and CARE experienced positive results from their students when they implemented the supplementary materials using a participatory action

learning approach. Students were highly motivated by the village life assessment project and the rice science unit. Both these projects were on topics that related to their daily lives, required them to have hands on learning experiences, required problem solving for a meaningful purpose, and provided opportunities to learn outside the classroom.

Recommendations for Improvement of Adult Literacy Programs in Cambodia

- Create a program that is both learner centered.
- Conduct a study of learners' goals, skills, and interests. Organize trainings and experiences that inspire them to do authentic writing, reading, and math.
- Provide teachers with training on how to assess learners' literacy skills, knowledge, needs and interests; how to make their own materials; and how to network with local organizations in order to find learning materials and resources.
- Train teachers to work with students whose literacy skills are at different levels and to work with learners whose skills progress at different rates.
- Set clear expectations at the beginning of the program. Implement the practice of giving learners responsibilities throughout the project. Involve learners in program scheduling decision making and allow for flexibility in program scheduling based on seasonal changes.
- Continually monitor and reconfirm that members are fulfilling their responsibilities.
- Encourage students to invite their friends and influential people in the district and province to celebrations and events organized by the learners to raise the profile of the project.
- Develop a consistent strategy to follow-up absences quickly.
- Involve teachers in the development/revisions of the curriculum to increase their confidence in implementation and increase their level of ownership in the program.
- Provide extensive training before the program is implemented in pedagogy, particularly for those with little or no prior teaching experience and limited educational attainment.
- Follow up the teacher trainings with regular visits by the program implementers. Monitor women empowerment leaders and observe lessons. Give constructive feedback and model lessons for them.
- Develop partnerships with project stakeholders.

Pact WORTH

Pact is working on launching a women's empowerment project in Cambodia that will focus on literacy, economic development, and advocacy. This will be accomplished through providing literacy education, developing savings led village banking, promoting income generation through micro-enterprise, and mobilizing social action through education and community outreach to 2000 poor Cambodian women.

WORTH builds on Pact's award-winning women's empowerment project in Nepal funded by USAID. The project, which was implemented between 1998 to 2001, including start up and materials development, demonstrated that large numbers of poor

women have the capacity to quickly move themselves from being illiterate to being literate, income producing, and socially active members of their communities. In three short years:

- The number of literate women in the program increased from 39,000 to 125,000.
- Savings increased by over \$1 million, from \$720,000 to \$1,800,000.
- The number of women in business grew from 19,000 to 86,000.
- Annual incomes from women's businesses increased from \$1.2 million to over \$10 million.
- Women participated in over 40,000 grassroots campaigns on issues such as domestic violence, cross-border girl trafficking, and the dowry system.
- Family spending for family well being increased an average of 5%.
- Women increased their decision-making role concerning family planning, marriage of their children, the buying and selling of property, and sending their daughters to school.
- Spending on the education of women's daughters and sons increased.
-

A recent outside evaluation, soon to be published, reports that since Pact left the field at project completion, village banks that no longer receive direct support continue to operate and are helping to replicate the program in nearby villages. Average savings appear to have gone up by nearly \$400 per group.

How WORTH Works

A strikingly simple concept, WORTH implements a sequence of activities that:

- introduce literacy through action-oriented, group instructional learning, while women save together
- enable women to build transparent savings and credit groups through simple, practical women's village banking, using their literacy skills
- encourage women to borrow from their savings to develop micro-enterprises built on women learning from women
- facilitate village banks charging interest on their loans and then periodically distributing this interest as dividends to bank members
- train women in problem-solving and advocacy to tackle the most difficult challenges facing families and communities, including HIV/AIDS
- support the development of *two* income streams for a woman – one from micro-enterprise and one in the form of dividends from the village bank

Literacy-led

The core of the WORTH model is a two-part book series, *Women in Business*, that focuses on developing the strong reading and technical skills needed to create savings-led village banks and micro-enterprises. The first book in the series, *Our Group* teaches women basic sounds, letters and numbers, and principles for developing strong groups. The second book, *Road to Wealth*, instructs women on how to set aside mandatory and voluntary savings and use simple math to track the growth of savings; learn responsible lending and borrowing; study basic bookkeeping principles that enable the group to function as a self-sufficient village bank; and gain insight into sound entrepreneurship.

Small group formation

With help from local NGOs, women are encouraged to form small groups of 15-20 members. Groups are responsible for setting their own meeting rules and electing their own officers. In addition, WORTH recommends that each woman pay a nominal program entrance fee and book fees that can be used to increase the group's savings fund.

Targeted messages

As women read together and practice their literacy, they can learn about different development issues, such as home care for the sick, or legal rights. The materials not only teach women about the issue, but also encourage them to be proactive in their communities, engaged in educating others and organizing programs to mobilize women to take constructive actions, such as going to clinics to be tested for sexually transmitted diseases or organizing a grassroots campaign against spousal abuse.

Savings-led village banks

When a group begins to save, the amount each woman contributes, which is set by the group, may be as small as two cents per woman per week. Women are highly motivated to save not only because they want to put aside resources, but because their savings generate interest when they are lent out to group members in the form of micro-enterprise loans. Typically, in other microfinance programs, the interest is collected by outside agencies, but in WORTH the interest accrues to the savers. Thus no matter how poor a woman may be, the village bank offers a source of income for each woman member/owner/saver.

Micro-enterprises

When women begin small businesses, they are encouraged to build on what they already know and to gear to local markets. Many women familiar with subsistence farming choose to grow market gardens, raise goats or keep chickens, while others near towns start tea stalls and engage in petty trade. WORTH recommends multiple enterprises to spread risk and provide regular income that will enable loan repayment. It takes time for women to develop this diversity.

An appreciative approach

Success stories about women's businesses and social actions can be included in newsletters and disseminated through the WORTH networks. These stories provide an ongoing source of energy that helps groups, NGOs, and WORTH staff overcome obstacles and turn problems into learning opportunities. Looking for success finds and creates more success.

Participatory monitoring and support

WORTH is monitored in three ways: women periodically assess the health of their own economic group; women visit each other's groups to facilitate learning from one another; and staff visit groups to backstop, troubleshoot, and assist in identifying challenges the women are facing.

How WORTH Differs From Other Microfinance Models

WORTH is an innovative, sustainable and low-cost program of women helping women that fosters grassroots development, increased family income, and local control of resources.

WORTH is based on the premise that dependency is not empowering. Unlike many other development programs that provide participants with capital and a variety of inputs needed for program delivery, WORTH provides no seed money, no matching grants, no subsidized interest rates, and no classroom teachers. Women learn that if they want a brighter future, they must take responsibility for their own development.

WORTH addresses the key components of the greatest development problem of our time - HIV/AIDS. Two of the fundamental reasons HIV continues to plague sub-Saharan communities are gender inequality and general impoverishment. Through raising their incomes and gaining respect in their families and communities, women are better able to protect themselves from the social factors that leave women the most-at-risk group for disease transmission.

WORTH works through local NGOs and women's groups. WORTH quickly reaches thousands of villages because it works through women's groups and local NGOs that are often already active in their communities.

Savings-led microfinance links to, but does not depend on, outside credit. Most of the world's famous microfinance programs for women start by providing credit. WORTH starts with literacy, numeracy, and savings. With basic math and simple accounting skills women are able to manage a village bank (with their own savings constituting the loan capital) and become successful entrepreneurs.

Networking facilitates sharing knowledge and building bonds. Regular training workshops bring women together in groups of 20 from clusters of 10 groups, providing an important forum for problem solving, sharing, and interaction. The ties formed sustain the individual groups and create dynamic networks for social action.

Women focus on success. WORTH women look at their successes, their strengths, and their remarkable capacities to cope with adversity. Other programs focus on women's problems and the obstacles they must overcome. WORTH has discovered that if women look for problems, they find and create more problems; if they look for success, they find and create more success.

WORTH is low cost, making replication possible by women themselves. Because WORTH places primary responsibility for program success on the women, it can reach a large scale in a short time. WORTH implementation in Nepal, including all development, external technical assistance, and start-up costs, was less than \$42 per woman. Future initiatives, if carried out at scale, could drop costs significantly.

Awards and Recognition

The World Bank's Development Marketplace has twice recognized Pact's women's empowerment program for its innovation and potential contribution to development, each time awarding Pact funds to further expand the initiative's capacity to meet women's needs. United Nations Habitat, in partnership with the Municipality of Dubai, has recognized the program for its outstanding contribution to "best practice" in improving the living environment of women. The World Bank and the Government of Japan, through the Global Development Network, cited the program as one of the ten most innovative development projects in the world in their 2000 development

innovation competition. Most recently the program has been awarded the prestigious Club of Budapest *Change the World* award.

Recommendations for WORTH

- Create modules that are attractive to adults and easy to understand. Incorporate photos versus illustrations as previous Pact Cambodia research has indicated that adults prefer to use materials that have photographs.
- Incorporate text and vocabulary that is meaningful to women's lives throughout the modules.
- Incorporate self-evaluations in the core curriculum.
- Incorporate journal writing into the program to assist women in monitoring their growth and further developing their critical thinking skills. These journals will provide them with authentic writing opportunities.
- Provide program participants post literacy opportunities that will assist them in maintaining their numeracy and literacy.
- Implement the program in Provinces that have previously had NGOs or the Department of NFE implement a literacy program. The women who have completed these programs have the potential to be qualified teachers, play leadership roles, and to have formed literacy or women's groups.
- Conduct pre and post testing of students' literacy skills and knowledge of advocacy, numeracy, and micro-economics. Analyze and evaluate program effectiveness.
- Provide Women's Empowerment Leaders with extensive training.
- Regularly conduct visits to project sites. Monitor the implementation of our approach in the villages, and provide constructive feedback.
- Schedule opportunities for Women Empowerment leaders to share their experiences and problem-solve together.
- Involve students in program scheduling decision making and allow for flexibility in program scheduling based on seasonal changes.
- Explain the need for regular attendance and participation. Assign each group the responsibility of designing a strategy to be used to follow-up absences.
- Encourage each women's group to schedule an event every two months in which they share their knowledge and experiences with members of their community. Encourage them to post their accomplishments on community bulletin boards or broadcast them on a local radio station.
- Arrange for women's groups from different communities to meet every other month to share their lessons learned and accomplishments.
- Develop partnerships with stakeholders: MoEYS, MoWVA, UNESCO, Oxfam, NGOs that focus on women's issues, commune leaders, poor women and their families.

Conclusion

Research has shown that there is a distinct connection between literacy and economics. In the article Gender and Literacy by the Gender Department of Cambodia it states, “If mothers have education, however little, the health and nutrition conditions of the family are better than for someone who has not received education. Moreover, if a mother is educated, she will send her daughter to school, and derive more and better social and economic benefits”. There is a tremendous need for Cambodian men and women to develop their literacy skills to the functional level. The programs currently being implemented are only reaching a small percent of the illiterate population and their success rate is limited.

It will be an enormous challenge for MoEYS to accomplish the adult literacy goals stated in Education for All by 2015. There do not seem to be sufficient human and financial resources in the government to adequately meet the learning needs of the population. The implementation of the WORTH program in Nepal indicates that the program is highly effective in reducing the adult illiteracy rate and in improving the lives of poor women and their families. Given the success of WORTH in Nepal, there is reason to believe that the WORTH program can have a powerful affect on the lives of poor women in Cambodia.

Appendix

Table 1: Structure of National Literacy Agency

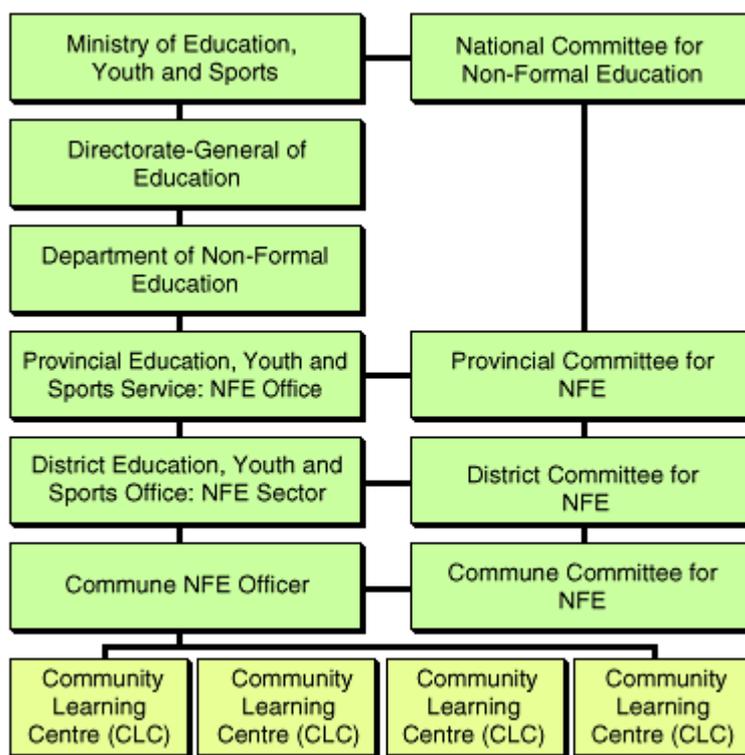
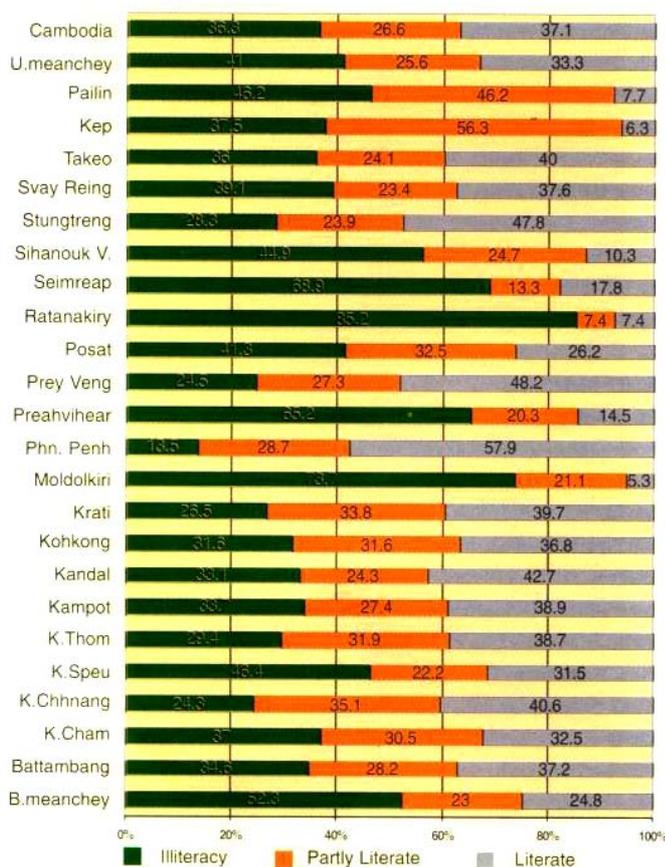


Table 1

| | |
|----------------------------------------------------------------|------|
| number of NGOs working in the field of literacy | 38 |
| number of literacy classes in most recent year | 2600 |
| number of classroom hours designated to achieve basic literacy | 200 |

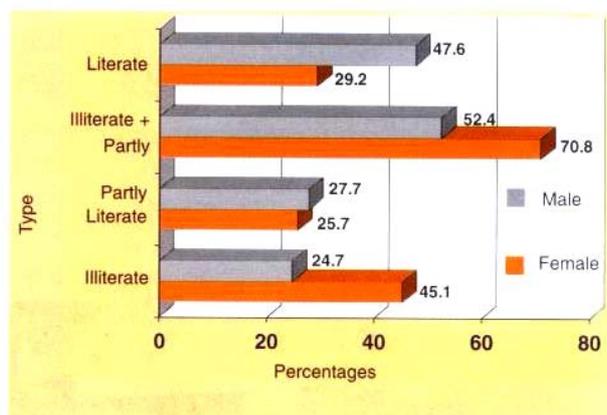
Table 2: Literacy Statistics Published by Gender and Development for Cambodians in the Gender View Newsletter

*Literacy rates among population
15 years of age and above*



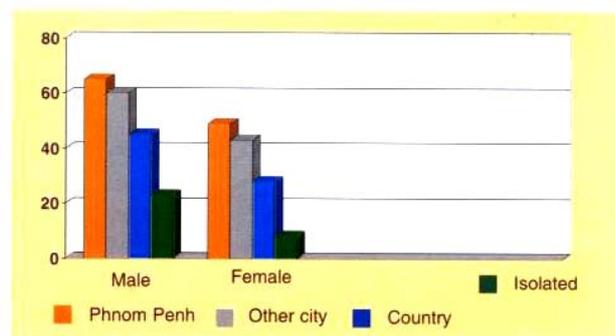
Source: MoEYS report, May 2000

*Survey literacy result
percentages*



Source: MoEYS report, May 2000

Location and literacy



Source: MoEYS report, May 2000

Literacy and Economic Standards

| Economic Standard | Male | | | Female | | |
|-------------------|------------|-----------------|----------|------------|-----------------|----------|
| | Illiterate | Partly Literate | Literate | Illiterate | Partly Literate | Literate |
| High Income | 16.3% | 37.2% | 46.5% | 24.5% | 18.9% | 56.5% |
| Medium Income | 14.9% | 27.5% | 57.6% | 31.1% | 28.4% | 40.5% |
| Low Income | 35.9% | 27.7% | 36.6% | 58.2% | 23.5% | 18.2% |

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Table 3: Outline of the Components of the NFE and UNESCO Adult Literacy Program

| Content Areas | Level I (Basic Level) | | |
|--------------------------------|-----------------------------------------------------------|----------------------------------------------------------------|------------------------------------------|
| | I.1 | I.2 | I.3 |
| A. Family Life | 1 Family Members, Their Roles & Responsibilities | 5 Supplementing Family Income | 9 Family; Çs Foundation of Society |
| B. Economics and Income | 2 Work and Income | 6 Daily Savings | 10 Improved Agriculture |
| C. Health | 3 Food, Water & Nutrition | 7 Health Family | 11 Common Diseases |
| D. Civic Consciousness | 4 Rights and Duties | 8 People's Participation in Development & Cleanliness | 12 Our Forests |

| Content Areas | Level II (Middle Level) | | Level III (Self-Learning Level) |
|--------------------------------|-----------------------------------|----------------------------------------|------------------------------------|
| | II.1 | II.2 | III |
| A. Family Life | 13 Family Needs & Budgeting | 17 Family Customs and Traditions | 21 Responsible Parenthood |
| B. Economics and Income | 14 Home Gardening | 18 Village Co-operatives | 22 Entrepreneurship |
| C. Health | 15 Health Problems | 19 Community Health | 23 Health Services |
| D. Civic Consciousness | 16 Our Culture | 20 All People Are Equal | 24 My Country |

* Adopted by the Directorate-General of Education, Ministry of Education, Youth and Sports in 1998.