

## YOUNG ADULTS' KNOWLEDGE ABOUT SAVINGS

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### ABSTRACT

A sample of 966 young adults from the province of Quebec (Canada) participated in this study, which aimed to identify the determinants of knowledge about savings and investments and their relative importance. Our findings show that knowledge about savings and investments is rather low. Canadian-born males with high personal annual gross income and education are likely to have a higher level of knowledge in this area than their counterparts. Personal finance education, received outside of high school, attitude towards savings and having met with a personal finance professional, have a significant positive impact on this knowledge. The usefulness of financial education and the need to increase financial independence among young female adults are discussed.

*Keywords: Savings, Knowledge, Youth, Personal Finance*

### INTRODUCTION

From 1992 to 2007, Canada's personal savings rate decreased from 13% to 1.4% (Statistics Canada, 2007). This financial situation is especially worrisome among young adults. Young people today spend more time in school, resulting in a higher student debt load, which requires more time to reimburse and offers less time for putting money aside (Faulcon, et al., 2006). Moreover, the "Y Generation" is expected to receive a greater inheritance than the present adult generation (Godfrey & Streeter, 2002) and will need to know how to adequately manage these assets.

Specific educational programs, which effectively increase knowledge, develop abilities and influence attitudes, are useful for giving people more confidence and an ability to control their financial lives (Faulcon et al., 2006). It is difficult to develop policies and programs because of the

scarcity of data on young adults' personal finances in general and on savings in particular. The educational needs in this area and how to effectively deliver high-quality information and education are not well understood. The study we undertook evaluated young adults' knowledge, attitudes and practices related to savings and investments. This article presents specific data about their knowledge.

### METHOD

In June 2008, an 80-item questionnaire was distributed, via email, to young adults aged 18 to 29 from the province of Quebec in Canada. Although it is increasingly used, this method cannot guarantee representativeness among the targeted population. The process has resulted in a sample of 966 respondents, of which 67.5% are female. The mean age of the subjects is 24.3 (S.D. = 3.1). The group is composed of 21% full-time students and 52.7% full-time workers, while 12% report to be both in different proportions. Others report, for instance, to be on maternity leave or looking for work. The mean personal annual gross income is CAD\$22 700 (S.D. = 16 827).

The scale for knowledge about savings and investments is composed of nine basic questions. Examples are: "Savings include money you put aside to pay bills and debts"; "An investment with an interest rate of 5% is more lucrative with compound interest than simple interest." Respondents could answer "true," "false" or "I don't know." Determinants of young adults' knowledge and their relative importance have been identified by running an OLS regression analysis (SPSS 11.5).

### RESULTS

The mean knowledge score for the entire sample is 4.7 out of 9 (S.D. = 2.2), or 52.2%. The mean score for people who have money aside is 5.1 out of 9 (S.D. = 2.1), or 56.7%; and 4.1 out of 9 (S.D. = 2.1), or 45.5%, for those who do not. Table 1 shows that men who have more education and higher income, who have taken a personal finance course outside of high school, who demonstrate a more positive attitude towards saving, who have met with a personal finance professional, and who were born in Canada are more likely to obtain a higher score in knowledge about savings

and investments.

Table 1. Determinants of knowledge about savings (n=786)

Independent variables	Coefficients	
	Unstandardized beta (Standard error of the coefficients)	Standardized beta
Constant	-1.452 (0.894)	
Age	-0.022 (0.025)	-0.032
Gender (Reference: male)	0.833*** (0.147)	0.184
Education	0.209*** (0.033)	0.215
Personal annual gross income	0.0000129** (0.000004)	0.101
Country of birth (Reference: Canada)	0.461* (0.216)	0.068
Live-in couple (with or without children) (Reference: yes)	0.108 (0.147)	0.025
Have money put aside (Reference: yes)	0.112 (0.154)	0.026
Attitude towards savings	0.064*** (0.014)	0.160
Have taken a personal finance course in high school (Reference: yes)	0.166 (0.141)	0.038
Have taken a personal finance course elsewhere (Reference: yes)	1.033*** (0.169)	0.198
Parents have encouraged children to put money aside	-0.068 (0.071)	-0.039
Parents have been good savings models	-0.018 (0.064)	-0.011
Have met at least once with a personal finance professional (Reference: yes)	0.519*** (0.148)	0.121

\* $p < 0.05$ , \*\*  $p < 0.01$ , \*\*\*  $p < 0.001$  Adjusted  $R^2=0.256$ ,  $F(13, 785)=21.820^{***}$ , Standard error of the estimate = 1.85

## DISCUSSION

To echo other researchers, we deplore young people's lack of knowledge about savings and investments. Although they are very active consumers who use credit at a relatively high rate, young adults are rather ignorant of financial matters (e.g., Hogart et al., 2003; Lachance et al., 2006). This could affect their ability to make the best financial decisions and to benefit from the future potential of savings and investments. They do not possess the basic knowledge to understand how savings and investments function and, a fortiori, to be critical when confronted with a range of information and offers. Some of the following determinants may help find ways to improve young people's cognitive skills in this area.

The positive relationships between knowledge and income, general education and attitude towards savings and investments are similar to a prior study about the same population of Canadian young adults and credit, and they have been discussed in a previous article (Lachance et al., 2006).

A more surprising finding is that young women have a lower level of knowledge about savings than young men. While this is in line with an earlier study by Chen and Volpe (2002), such a result is rather peculiar in 2008, especially for young women with the same level of education as their male counterparts.

Although men are more confident in their knowledge about finance (Goldsmith & Goldsmith, 2006), they save less than women (Erskine et al., 2003; Hayhoe et al., 2000). This suggests that women may be less capable and/or less self-confident when it comes to managing money and choosing the best savings or investment products. Moreover, they may be vulnerable to inaccurate information and fraud. As employees, heads of households and citizens, women should acquire the financial skills necessary to boost their financial autonomy and, ultimately, to attain financial independence. Customized education programs should be developed, taking into account time limitations for women who are balancing work and family responsibilities. Short seminars could be offered at work, in their communities or online to motivate them to improve their knowledge about

savings and financial matters in general.

Although young people report that parents are their main source of personal finance information (Chen & Volpe, 2002; Lachance et al., 2006), our results do not support any relationship between parents as models or parental encouragement and their children's knowledge about savings and investments. Rather than developing knowledge, parents may simply be more effective at developing attitudes and practices, aspects of savings which are also very important.

In line with previous research (e.g., Peng et al., 2007), it is interesting to note that courses in personal finance taken in high school have no impact on the knowledge score but, if taken elsewhere, they do have a positive influence. It is possible that voluntary courses, which imply strong personal interest and motivation, are more effective. These findings also highlight the importance of relevant, timely and adapted education and information for young adult learners.

From another perspective, this situation leads us to a potential divide between citizens. On one hand, there are those who have the opportunity and can afford to take high-quality specialized courses or seminars in personal finance. On the other hand, there are those who do not have this opportunity or who cannot afford the courses. This situation underpins the need for relevant, high-quality education in high schools. Financial counselors and budget advisers from consumer organizations should play a more dynamic role in educating young adults. For working people, customized savings and investment information may be more convenient when it is available outside of high schools.

Being born in Canada contributes to greater knowledge about savings and investments than being born elsewhere. Immigrants need time to adapt to their new financial environment, to understand how it functions and to adapt to its economic methods and tools (e.g., Johnson, 1999). We presume that this is the case for our respondents. Because it could make a difference, in a future study, subjects should be asked how many years they have resided in Canada.

The adjusted R<sup>2</sup> (Table 1) suggests that knowledge about savings and investments can be influenced by other variables. It may be affected by discussions with relatives or by psychological

factors such as the desire for immediate gratification. The present goal is to identify factors that would help develop strategies for improving financial literacy among young people. As the financial market evolves, consumers' financial decisions are becoming increasingly complex. It is crucial that they begin their independent financial lives with confidence and with an ability to build their knowledge over time, in accordance with their life objectives.

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## A STUDY ON THE MEAT AND VEGETARIANISM BELIEFS AMONG SWAZIS

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### ABSTRACT

Inappropriate diet is increasingly accepted as a cause of ill-health and morbidity. All recent information stresses the desirability of reduced consumption of animal products and increased intake of fiber-rich carbohydrates, fresh fruit and vegetables. With all these arguments the main purpose of the study was to get some knowledge on the meat and vegetarianism beliefs from Swazi's that eventually lead to the reasons for the different dietary practices. A case study conducted on students of Ngwane Teacher's Training College found that 7.5% respondents identified themselves as vegetarian and 6.6% as semi-vegetarian. The majority of the sample agreed that the aroma stimulates the sense of smell, and it enhances the meal (mean 4.76) and a majority disagreed that eating meat is no different from cannibalism (mean 2.34). The consumption of meat among Swazi's is higher than that of vegetables

*Keywords: Meat, Vegetarianism, Beliefs, Swazis*

### INTRODUCTION

Meat is defined as those animal tissues which are suitable as food. All processed or manufactured products which might be prepared from these tissues are in this definition (Potter, 2000). In Swaziland, meat has been an intricate part of their diet and a part of traditional meals for centuries in ceremonies such as weddings, funerals and thanksgiving (Hildreth, 2005). Meat plays a significant role in the diet. Generally, it is one of the best sources of high nutritional proteins essential for life and optimum physiological performance (Levie, 1979). In contrast they are the major source of fat. Not all meat has the same fat content. Poultry eaten without the skin is relatively low in fat. In the developed world, the types of meat consumed have altered significantly in the last twenty years, with falls in beef and veal

balanced by rapid increases in chicken, turkey, ready meals and frozen convenience products (Lea et al, 2002).

Vegetarians on the other hand differ according to the beliefs or needs of individuals following these food patterns. Generally, there are three basic types described by Fretz (2005) as follows:

Lacto-ovo vegetarians- follow a food pattern that allows dairy products and eggs besides plant products. Some may even accept fish and occasionally poultry.

Lacto-vegetarians - accept only dairy products from animal sources to compliment their basic diet.

Vegans- follow a strict vegetarian diet. Their food pattern is composed entirely of plant foods.

In Swaziland, many people are vegetarians because of their religious beliefs. Others are vegetarians because they believe a vegetarian diet is good for health. The cultural attitudes and beliefs towards meat and vegetarianism lead into recent changes in attitudes and then into the reasons for vegetarianism and semi vegetarianism (Bureau of Labour Statistics 2001). According to Lea and Worsely (2002), significantly more vegetarians agreed 'meat is unhealthy' as it causes heart disease, various cancers, fattening, in comparison to semi-vegetarians and non-vegetarians. Some diseases like breast cancer, diabetes, heart disease, obesity, kidney disease, stroke and ulcers that can be prevented, improved, or even cured by observing a diet free from animal products. (Lindeman et al, 2001).

It is of great concern that how vegetarians get required proteins? For instance, Melanie (2006), revealed that the amount of protein needed daily is easily consumed by vegetables and grain products. The American Dietetic Association, 2005 have shown that it is possible to obtain all of the necessary nutrients from a vegetarian diet. Vegetarian diets can provide adequate amounts of essential amino acids, iron, vitamin B12, calcium vitamin D and zinc at all stages of the life cycle, but must be well planned. They should include sufficient quantities of fruits and vegetables, legumes, nuts, seeds and grains. Poorly planned vegetarian diets may entail the risk of not meeting the needs for some nutrients,

particularly iron, zinc and vitamin B12 (Krebs, 2001).

Reasons for being a vegetarian or non-Vegetarian

**Vegetarianism is becoming increasingly popular. Vegetarianism may be adopted for a number of reasons:**

#### **Ethics:**

All religions have their beliefs, a set of rituals shared by all the faithful followers, and some rules, or principles, which sometimes apply even to the sphere of nutrition. Some precepts are authentic prohibitions regarding the consumption of certain products, others are strict prescriptions or indications that the faithful follower must follow in order to avoid going against what is written in the sacred texts (Yasmin. H, 2007).

#### **Health Aspects**

Some diseases that can be prevented, improved, or even cured by observing a diet free from animal products are: breast / colon cancer, diabetes, heart disease, obesity, kidney disease, stroke and ulcers. There is also an increased risk of breast cancer for women who eat meat – their risk is three times higher than vegetarian women. Also, the amount of chemicals and pesticides found in the breast milk of a woman who eats meat is significantly higher than the breast milk of a vegetarian. (Lea et al, 2002)

#### **Food Safety**

One issue that many people never consider about becoming a vegetarian is that of food safety. Magagula (2000) revealed in her study that 1 out of every 3 chickens is infected with salmonella. It is reported that if one little part of that chicken is not cooked well, the person eating it will get very ill (Ridgewell, 1996).

#### **Aesthetic**

Meat has an eye appeal, its aroma stimulates the sense of smell, and it generally enhances the meal, makes for satiety, staves of hunger. However, the mere sight or smell and taste of meat are repulsive to some people. (Pollard et al, 2001).

#### **Economy**

A vegetarian diet may be adopted because meat is expensive. Differences in retail price between

beef and poultry may explain some of the decline in the consumption of red meat. For example, per pound prices of retail beef and poultry have remained at an average of \$3.70 and \$1.50, respectively (Bureau of Labour Statistics, 2001).

#### **Family**

Children may be born of non-vegetarian parents and an adult may change to a vegetarian diet as a result of marriage.

#### **Cultural Influences**

A cultural group provides guidelines regarding acceptable foods, food combinations, eating patterns, and eating behaviors. Compliance with these guidelines creates a sense of identity and belonging for the individual. For example, pap and tripe are considered a typical traditional meal. Vegetarians in the Swaziland, however, eat relishes and stews made from pulses and vegetables, sometimes soy (Lindman et al, 2001).

#### **Problems encountered by vegetarians**

**Scarcity-** food particularly for vegetarians is available in small and inadequate amounts.

**Cost-** vegetarian diets are expensive in the sense that there has to be a variety in the preparation of the food. Eating one and the same kind of vegetable would mean a repetitive diet.

**Nutrition-** without proper knowledge on balanced diets, amateur vegetarians may not be able to prepare food that is well balanced and that leads to a poor supply of nutrients.

**Seasonality-** fruits and vegetables are dependent on a particular season meaning that their availability is determined by the time of the year. This means they will be unavailable at certain times of the year (Whitney 2007).

With all these arguments the main purpose of the study was to get some knowledge on the meat and vegetarianism beliefs from Swazis that eventually lead to the reasons for the different dietary practices. Thus the objectives of study were: To determine the level of consumption of meat and vegetables by Swazis; to find out people's perceptions on meat and vegetarianism

## MATERIALS AND METHODS

This study is a descriptive research. The study was done on students from Ngwane Teachers' Training College in Nhlanguano, Swaziland. In total there were 161 students. The snowball sampling procedure was used to select the vegetarian sample (7 vegetarians and 8 semi-vegetarians). Random sampling was used to select the non-vegetarian sample (98 non-vegetarians). The Statistical Package for Social Sciences (SPSS version 10) was used to compute data.

## RESULTS AND DISCUSSION

Among the non-vegetarians (N=91), 51.6% were females and 48.4% were males. The trend for females to dominate was also seen among semi-vegetarians (N=7), (57.1%) and in vegetarians (N=8), (75%). This data concurs to findings by Jabs *et al* (1998) that vegetarians tend to be female. Among non-vegetarians, 41.5% were aged 31-45 years. Among vegetarians, most respondents (62.5%) were aged between 26-30 years and the majorities (57.1%) of semi-vegetarians were between 20-25 years of age. Among the groups, non-vegetarians are regularly dispersed in all the residential areas with most of them (41.8%) coming from semi-urban areas, followed by those who come from urban areas with 33% and lastly individuals who come from the rural areas (25.3%). Amongst vegetarians, 62.5% reside in urban areas, 25% in semi-urban areas and only 12.5% in the rural areas and with semi-vegetarian, respondents who reside in the semi-urban areas are 42.9% compared to rural and urban areas who had 28.6% residents each.

### General beliefs about meat

The highest ranked item was the aroma stimulates the sense of smell and it enhances the meal. The mean score for this item was 4.76, compared to 4.52, 4.35, and 4.32 for the items: meat is expensive; meat plays a significant role in the diet and meat is more a food that man is likely to eat respectively. The items: meat production is cruel to animals; meat is unhealthy and eating meat is no different from cannibalism were rated low with mean ratings of 3.21, 2.77, and 2.34

respectively.

### General beliefs about a vegetarian diet

Fruit and vegetable intake reduces the risk of coronary artery diseases was rated high by respondents. Its mean score was 5.01, compared to 4.65 and 4.53 mean ratings for the items: a vegetarian diet is good for health and reduces the risk of cancer and protects the heart which ranked number two and three respectively. The other items which were rated low by respondents were: helps animal welfare rights (mean 3.10), a vegetarian diet is protein deficient (3.01) and vegetarians are weak skinny and anemic (2.23).

### Important reasons for being a vegetarian /semi-vegetarian and non-vegetarian

The Table 1 shows the reasons for being a vegetarian/ semi vegetarian. Items were ranked in downward order of importance by respondents showed that health and dietary reasons was rated high by respondents with 80%. Responses that were ranked low included a vegetarian diet is less expensive (40%) and meat is expensive (46.7%). Information in Table 2 showed that being raised in a non-vegetarian family was ranked the highest as a reason for being non-vegetarian compared to my family eats meat, man is non-vegetarian by nature and there is a limited choice in a vegetarian diet which also ranked near high with 87.9%, 79.1%, and 75.8% respectively. These reasons align with the study done in America (James *et al*, 2001).

## CONCLUSIONS

Results from the research show conclusively that vegetarianism in Swaziland is represented by a small section of the community though they are a useful part of a well-balanced and nutrient rich diet. The results indicate that diets of Swazi people are comprised of meat on a daily basis.

The most important reasons for the dietary choices were: being non-vegetarian because of being raised in a non-vegetarian family.

**Table 1: The most important reasons for being a vegetarian /semi-vegetarian**

Rank	Category	n	f	Percent-%
1	Health and dietary reasons	15	12	80.0
2	Religion.	15	11	73.3
3	Meat intolerance and allergies	15	10	66.7
4	Family	15	8	53.3
5	Meat is expensive	15	7	46.7
6	Vegetarian diet is less expensive	15	6	40.0

Key: n= number of respondents; f= frequencies

**Table2: The most important reasons for being non-vegetarian**

Rank	Category	n	f	Percent-%
1	I was raised in a non- vegetarian family	91	86	94.5
2	My family eats meat	91	80	87.9
3	Man is non-vegetarian by nature.	91	72	79.1
4	There is a limited choice in a vegetarian diet.	91	69	75.8
5	It is an inconvenience to follow a vegetarian diet	91	59	64.8
6	I would miss eating meat	91	56	61.5
7	Animals were created to be eaten.	91	26	28.6
8	I don't like vegetables.	91	19	20.9
9	My friends eat meat.	91	17	18.7

Key: n=number of respondents; f= frequency

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# Mother Tongue Literacy as a Tool for Promoting Economic Justice among Women in Marginalized Societies: A Focus on Sabaot Women in Mt. Elgon District, Western Kenya

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## ABSTRACT

The paper explores how the Sabaot women in Mt. Elgon District, Western Province of Kenya, perceive the effect of mother-tongue literacy that is facilitated by the organization, Bible Translation and Literacy (BTL), Kenya, upon their economic livelihood. The study was qualitative in nature. Data from face to face semi-structured interviews, video-taking, field observations and literary reviews were triangulated to determine the link between literacy, be it in ones indigenous language or a foreign one and the economic empowerment in the livelihoods of marginalized women. The economic impact among Sabaot women was discussed in relation to mother tongue literacy. Female literacy positively affects the livelihoods of women, specifically their economic well being. The findings also revealed that there is a link between spirituality and economic well being. Implications are also drawn for the literary organizations in Kenya in relation to mother tongue literacy and economic empowerment of women.

*Key words: poverty, economic justice, gender equality, empowerment, women, society, mother-tongue literacy, illiteracy.*

## INTRODUCTION

In modern times, literacy is used as a yardstick by which personal and national development is measured (Mulira, 1975). Currently, organizations such as Bible Translation and Literacy, (BTL) are involved in development of literacy among the marginalized societies in Kenya in an effort to improve individual and societal lives in a holistic manner. BTL is focused on language development and the provision of functional literacy programs

within the Sabaot community of Western Kenya. These groups of people are isolated with harsh climatic conditions and rough terrain and have remained underdeveloped since the colonial era.

The Sabaot people number over 300,000. They live on the slopes of Mount Elgon in Western Kenya. While other areas in Kenya have benefited from mission schools and the development projects of non-governmental organizations, this area has often gone without, due to its isolation and treacherous roads. Nevertheless, the children's literacy pilot project began in five schools in Mount Elgon District in February 1998. Teachers from the pilot schools have been given literacy training and have assisted with material development (BTL, 2005).

Women generally play a vital role in society. They are the pillars of their households and their families depend on them for food and for maintaining a healthy environment (Barngetuny, 1999). The family as the basic unit must be preserved and nurtured and, the burden to do this often falls upon the women. Since the women play an important role in bringing up their children, it implies that they have been given the task of developing citizens for the future nation. (Kabaji, 1997).The economic impact of BTL's literacy project on the female community of Mt. Elgon District is therefore important to review along with its effect and implications on gender equity and economic justice in indigenous Kenyan settings.

## METHODS

The study essentially employed a descriptive qualitative approach. The study took place in the natural setting and used multiple methods that were interactive and humanistic. The setting of the study was, Mount Elgon District, Western Kenya, Sabaot community. The methods of inquiry were varied depending on the cultural norms that were found among the Sabaot community.

Permission was sought and granted from the director of BTL Kenya at their headquarters in Nairobi, Kenya to enable the researcher to gain entry into the study area. A letter of introduction from Nairobi Evangelical Graduate School of Theology, the research institution, was used for this purpose.

The target population constituted of Sabao women who have come into contact with the BTL literacy program, and, were purposefully selected and interviewed. In an effort to gather data from a variety of stakeholders, female learners currently in the BTL adult literacy school, those influenced by BTL literacy teachers' training, and female villagers influenced by the BTL mother tongue literacy program were included in the selection.

Three types of data collection procedures which included interviews based on an interview schedule, observations, and audio visual material were utilized. The process of data analysis involved making sense out of written and visual data. This included preparing the data for analysis, conducting different analyses, moving deeper and deeper into understanding the data, and making an interpretation of the larger meaning of the data (Creswell, 2003). An analysis of the data for themes or issues then followed (Creswell, 2003). Bearing in mind the specific ways of interpreting data in a case study, some generic steps for qualitative research that included data organization, reading through the data, creating categories, themes and patterns (coding), analyzing and interpreting the information and finally, writing the report were utilized.

## RESULTS

### Demographic Information

Most participants had gone through primary school, three were able to go to secondary school, one completed her college education while two others had just gone back to school for a diploma certificate. Of the six participants, only one dropped out of school after primary school and only one never went to school. Not many women reach tertiary levels of education in their lives because of lack of space in secondary schools, lack of secondary and tertiary schools in the district, lack of finances for education, and cultural biases.

Although some participants were not literate in the sense of reading and writing in English or Swahili, they were educated in the culture of their community. Therefore, women in indigenous communities can economically impact their societies when they understand the economic culture and traditions of their people. Whether or not a woman is formally trained, they can still

impact their community since empowerment implies a state of mind and the attitude of a person.

### *Economic Impact*

#### Economic Dependency Ratio

A common phenomenon with the women that were interviewed was that the more literate or educated they were, the more dependents they had to cater for. Many of the women need help from their spouses to be able to meet the financial demands of the home. Otherwise the home would be economically fragmented once the wife or the female person in the family who earns an income loses her source of livelihood.

#### Farming as an Economic Activity

A number of women innovated financial activities that helped them to sustain their families. Those who did not have the opportunity to go through formal education faced limitations including not being able to fit in white-collar jobs. Some of the women learnt to farm through educative opportunities from mother tongue oral traditions and customs. Since Mount Elgon District is a fertile area, farming is a favorable economic venture for most women to pursue because it yields good returns for them.

#### Impact of Literacy on the Economic Atmosphere in the Homes

The literacy levels of the women often gave an indication of the kind of economic atmosphere that their homes had. The homes that had literate women in the household had an air of liberation and hope. There was some fertile indication of economic well-being either from domestic animals running around the homestead, well-tilled gardens or even tidy homes. On the other hand, the economic situation of those that were not formally educated also revealed itself in the atmosphere of the home.

#### Merry-Go- Round (Revolving Loan Fund)

Many of the women participated in "Merry-go-round's" other-wise known as "Revolving Loan Fund", to help them meet their financial obligations. The Revolving Loan Funds included one established by the government of Kenya, commonly called, Maendeleo Ya Wanawake (Women's Development). When women grouped themselves to help one another, they were able to go an extra financial mile in helping

themselves, their families and community.

## CONCLUSION

Literacy is a way of building an indigenous community especially if emphasis is placed on mother-tongue literacy as the premise for all literacy. Consequently, such education would lead to social and individual change, equality of opportunity and global understanding. Furthermore, mother-tongue literacy can become a means of acquiring the understanding and ability necessary to improve living and working conditions in people groups that mostly speak an indigenous language instead of forcing them to learn in a different language, then relegating them to disseminate this knowledge into their situations which often takes time. Justice demands that the problem of illiteracy in indigenous parts of Kenya be attacked in a world that possesses all the means and resources to do so, especially if it means changing tactics by contextualizing the literacy. Mother-tongue

literacy is therefore a powerful tool of economic empowerment in indigenous communities as those who never got the opportunity to go to formal training until tertiary levels, can still enjoy the enlightenment of being educated.

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