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SCHOOL OF SOCIAL SCIENCES AND TECHNOLOGY

AN INVESTIGATION OF THE RELATIONSHIP BETWEEN ADULT LITERACY
PROGRAMMES AND ECONOMIC EMPOWERMENT AMONG WOMEN IN
GEORGE COMPOUND OF LUSAKA DISTRICT

A RESEARCH PROPOSAL SUBMITTED IN PARTIAL FULFILMENT OF THE
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BY

FELIX MONDE

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DECLARATION

I, Felix Monde, declare that this research report titled: "AN INVESTIGATION OF THE RELATIONSHIP BETWEEN ADULT LITERACY PROGRAMMES AND ECONOMIC EMPOWERMENT AMONG WOMEN IN GEORGE COMPOUND OF LUSAKA DISTRICT" is my own original work and has not been submitted to any other institution of higher learning for the award of any academic qualification. Where other sources of information have been used, they have been duly acknowledged.

This research has been undertaken for the partial fulfilment of the requirements for the award of Bachelor of Science in Development Studies at the University of Lusaka.

Signature: 

Date: 2nd February, 2026.

SUPERVISOR: Mr Wise Sibindi

Signature:



Date: 2nd February, 2026.

DEDICATION

This work is dedicated to all women who continue to overcome social and economic barriers in their pursuit of knowledge, dignity, and self-reliance. May this study be a small contribution to amplifying their voices and advancing their empowerment through education.

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ABSTRACT

This study examined the impact of adult literacy programmes on women's empowerment in George Compound, Lusaka District. The study was motivated by the continued socio-economic marginalisation of women in low-income urban communities, where limited access to education constrains income generation, financial management, participation in household decision-making, and overall well-being. The main objective of the study was to assess the relationship between participation in adult literacy programmes and women's economic and social empowerment. Specifically, the study sought to examine the influence of adult literacy participation on women's confidence, engagement in income-generating activities, financial management practices, and involvement in household decision-making.

A mixed-methods research approach was employed. Quantitative data were collected through structured questionnaires administered to 50 women participants in George Compound, while qualitative data were obtained through focus group discussions and key informant interviews. Quantitative data were analysed using descriptive statistics and presented in tables and charts, whereas qualitative data were analysed thematically to capture participants' experiences and perceptions regarding adult literacy programmes and empowerment outcomes.

The findings revealed that the majority of respondents were aged between 18 and 45 years and had diverse marital and educational backgrounds. Approximately 58% of the respondents had participated in adult literacy programmes, with attendance ranging from once to three times per week. The study further established that participation in adult literacy programmes was positively associated with women's empowerment. About 54% of participants reported initiating income-generating activities after joining literacy programmes, while 48% indicated an improvement in their income levels. Qualitative findings showed that adult literacy enhanced women's self-confidence, numeracy skills, and ability to manage finances, enabling them to participate more actively in household decision-making, savings groups, and small-scale entrepreneurship.

Despite these positive outcomes, the study identified several challenges affecting programme effectiveness, including financial constraints, heavy household responsibilities, inconsistent attendance, and cultural norms that limited women's

participation. In addition, inadequate funding and limited institutional support were found to threaten the sustainability of adult literacy initiatives.

The study concludes that adult literacy programmes play a significant role in promoting women's economic, social, and psychological empowerment in George Compound. Participation in literacy programmes was found to enhance self-reliance, improve financial management, and strengthen women's decision-making power at household level. The study recommends strengthening adult literacy programmes through increased government and non-governmental organisation support, enhanced community sensitisation, and the integration of financial literacy, entrepreneurship, and leadership training into literacy curricula. Such measures are essential to improve programme sustainability and maximise the empowerment outcomes of adult literacy initiatives in low-income urban settings.

Keywords: Adult Literacy, Women's Empowerment, Education, Income Generation, Financial Management, George Compound, Zambia.

CHAPTER 1:

INTRODUCTION

1.0 Introduction

Adult literacy programs have become a key component of development strategies aimed at fostering economic empowerment among marginalized groups, particularly women. Literacy is now understood not only as the ability to read and write, but also as a critical tool for accessing economic opportunities, making informed decisions, and participating meaningfully in social and civic life (UNESCO, 2021). In alignment with global development frameworks such as the Sustainable Development Goals (SDGs), literacy is viewed as a pathway to reducing poverty, promoting gender equality, and achieving inclusive economic growth. Empowering women through literacy can lead to increased household incomes, improved health outcomes, and greater involvement in community development initiatives.

In Zambia, however, literacy remains a significant challenge. According to the Zambia Statistics Agency (ZamStats, 2022), the national adult literacy rate is estimated at 70.1%, with a notable gender gap—77.3% for men compared to 63.8% for women. This disparity is even more pronounced in urban informal settlements such as George Compound in Lusaka District, where limited access to formal education and socio-economic inequalities persist. In these communities, adult literacy programs have emerged as essential tools for addressing gendered educational deficits and promoting women's economic self-reliance. This study investigates the relationship between adult literacy programs and economic empowerment among women in George Compound, examining how participation in these programs affects income-generating activities, access to financial services, and involvement in community economic development initiatives.

1.1 Background of the Study

Adult literacy is widely recognized as a cornerstone for social and economic empowerment, particularly for women in marginalized communities. Studies by UNESCO (2022) and Zubair (2021) demonstrate that literacy equips women with essential life skills that enhance income-generation capacities, household decision-making, and participation in community development. In sub-Saharan Africa, adult

literacy programmes have been instrumental in reducing gender-based inequalities and economic dependency, offering women the opportunity to become active contributors to their household and community economies.

In Zambia, adult literacy initiatives have been a key feature of the government's social development strategy since the 1960s, spearheaded by the Ministry of Community Development and Social Services (MCDSS). These programmes aim to improve reading, writing, numeracy, and functional skills for adults who missed out on formal education. Over the years, multiple stakeholders—including non-governmental organizations (NGOs) and faith-based groups—have supported these initiatives. Notable programmes include the Functional Literacy Programme (FLP), Women's Empowerment and Literacy Project (WELP), and the Adult Education and Skills Training Initiative (AESTI). Each of these integrates literacy learning with practical life skills, such as business management, tailoring, agriculture, and health education, to ensure that literacy has immediate economic and social relevance.

In George Compound, in Lusaka's Matero constituency, these literacy programmes have been implemented through partnerships between MCDSS, community-based organizations (CBOs), and NGOs such as the Zambia Open Community Schools (ZOCS) and Caritas Zambia. The community hosts several adult learning centres, including the George Community Literacy Centre and Kamwala Women's Skills Centre, where women gather for evening and weekend sessions. These sessions are facilitated by trained literacy instructors and volunteers, and they focus on both basic literacy and numeracy, as well as entrepreneurship, record keeping, and financial literacy. The programmes are designed to empower women to start or expand small-scale businesses such as tailoring, poultry rearing, vegetable vending, and mobile money operations.

Despite these ongoing initiatives, literacy outcomes and participation rates among women in George Compound remain uneven. According to ZamStats (2022), Zambia's overall adult literacy rate stands at 70.1%, yet literacy among adult women lags behind at 63.8% compared to 77.3% among men. In informal settlements like George Compound, literacy levels are often even lower due to high poverty rates, unemployment, and inadequate access to educational services. The World Bank (2020) reports that over half of Lusaka's urban poor reside in such areas, where

economic hardship, limited infrastructure, and overcrowding hinder access to formal education.

For women, these structural barriers are compounded by cultural and domestic responsibilities that restrict time and mobility, making adult literacy programs their only feasible route to education. However, even where these programs exist, challenges such as low funding, limited teaching materials, and irregular attendance undermine their effectiveness. The Zambia Financial Inclusion Survey (2020) revealed that only 29% of women in low-income urban areas have access to formal financial services, compared to 41% of men, while women's participation in formal employment remains below 20% in informal settlements (FSD Zambia, 2021). These statistics underscore the persistent gender and economic disparities that adult literacy programmes seek to address.

Despite the presence of literacy initiatives in George Compound, little empirical research has been conducted to evaluate their actual contribution to women's economic empowerment. Much of the existing literature focuses on rural districts or discusses empowerment in broad social or political terms without quantifying economic outcomes such as income growth, business formation, financial independence, or decision-making power. Consequently, the effectiveness of adult literacy in transforming women's livelihoods in urban informal contexts remains poorly understood.

This study was therefore motivated by the need to examine how adult literacy programmes—specifically those coordinated by MCDSS and its partners in George Compound—contribute to women's economic empowerment. It explores how participation in these initiatives enhances women's capacity to engage in income-generating activities, manage finances, access credit facilities, and make informed household and business decisions. By investigating these relationships, the study aims to fill the existing knowledge gap and provide evidence-based insights to guide more targeted interventions and policies for women's empowerment in Zambia's informal urban settlements.

1.2 Statement of the Problem

Adult literacy is widely recognized as a critical instrument for enhancing women's socio-economic participation and reducing poverty. Globally, literacy programmes are viewed as foundational to improving employability, income generation, and household decision-making capacity (UNESCO, 2022). In Zambia, adult literacy initiatives are implemented through the Ministry of Community Development and Social Services in partnership with non-governmental and faith-based organisations, particularly in low-income urban communities.

Despite the presence of these programmes in George Compound of Lusaka District, women in the area continue to experience high levels of unemployment, limited financial inclusion, and constrained participation in economic decision-making (World Bank, 2020; ZamStats, 2022). While literacy programmes are designed to enhance reading, writing, and numeracy skills, there is insufficient empirical evidence demonstrating whether participation in these initiatives translates into measurable economic empowerment outcomes such as income growth, access to financial services, and improved household bargaining power.

Existing studies in Zambia suggest that literacy programmes often prioritize functional reading and writing skills without systematically integrating entrepreneurship, financial literacy, or post-literacy support mechanisms (Chikonde & Mwanza, 2021; Mwewa, 2020). Furthermore, programme monitoring systems tend to focus on enrolment and completion rates rather than long-term livelihood outcomes, creating a gap in understanding the real economic impact of literacy interventions.

Therefore, the central problem addressed in this study is the limited evidence on the relationship between adult literacy programme participation and women's economic empowerment in George Compound. Without context-specific data linking literacy to income generation, financial access, and decision-making power, it remains unclear whether current programmes are effectively contributing to sustainable economic advancement among women. This study seeks to fill this gap by investigating how adult literacy programmes influence women's economic empowerment outcomes in George Compound, Lusaka District.

1.3 General and Specific Objectives

1.3.1 General Objective

The general objective of this study is to investigate the relationship between adult literacy programs and economic empowerment among women in George Compound of Lusaka District.

1.3.2 Specific Objectives

This study aims to achieve the following specific objectives:

1. To assess the level of participation of women in adult literacy programmes in George Compound.
2. To examine the extent to which adult literacy programmes have influenced women's income generation, financial management, and entrepreneurial engagement in George Compound.
3. To determine the relationship between participation in adult literacy programmes and women's access to economic resources, decision-making power, and livelihood improvement.
4. To identify challenges that hinder the effectiveness of adult literacy programmes in promoting women's economic empowerment in George Compound.

1.4 Research Questions

This study will be guided by the following research questions:

1. What is the level of participation of women in adult literacy programmes in George Compound?
2. To what extent have adult literacy programmes influenced women's income generation, financial management, and entrepreneurial engagement in George Compound?
3. What is the relationship between participation in adult literacy programmes and women's access to economic resources, decision-making power, and overall livelihood improvement?

4. What challenges hinder the effectiveness of adult literacy programmes in promoting women's economic empowerment in George Compound?

1.5 Significance of the Study

This study is significant for several reasons. First, it contributes to the growing body of literature on the relationship between literacy and women's economic empowerment in urban informal settlements, a relatively under-researched area in Zambia. By focusing on George Compound, the study provides context-specific insights that can inform the design and implementation of adult literacy programs tailored to the needs of women in similar settings.

Secondly, the study's findings will be valuable to policymakers, government agencies, and non-governmental organizations involved in education, gender, and economic development. By highlighting the economic benefits of adult literacy programs, the research can influence policy decisions aimed at expanding and improving such initiatives to maximize their impact on women's empowerment.

Thirdly, the study will serve as a reference for future research on literacy and empowerment, providing a framework for examining similar relationships in other informal settlements across Zambia and beyond. Additionally, the research will empower local communities by raising awareness about the importance of adult literacy in achieving economic independence and gender equality.

Finally, by demonstrating the transformative potential of literacy programs, the study supports global development goals, particularly Sustainable Development Goal (SDG) 4 on quality education and SDG 5 on gender equality. Promoting adult literacy among women aligns with these goals and contributes to broader efforts aimed at reducing poverty and promoting inclusive economic growth.

1.6 Scope of the Study

The scope of this study is limited to George Compound in Lusaka District, focusing specifically on women who have participated in adult literacy programs within the area. The research examines the economic aspects of empowerment, including income generation, financial autonomy, and participation in economic decision-making processes. It does not cover other dimensions of empowerment, such as political or social empowerment, unless these aspects directly relate to economic activities.

The study primarily targets women aged 18 years and above who are residents of George Compound and have participated in adult literacy programs. Data collection will involve both qualitative and quantitative methods, including surveys, interviews, and focus group discussions with beneficiaries of literacy programs, program facilitators, and relevant stakeholders.

1.7 Limitations of the Study

The study encountered several limitations that could have potentially influenced the scope and depth of data collected. However, remedial strategies were employed to mitigate their impact and ensure the credibility and reliability of the findings:

1. **Time Constraints:** The time allocated for data collection was limited, which may have affected the number of participants reached and the comprehensiveness of some responses.

Remedial Measure: The researcher prioritized data-rich sources by using purposive sampling to select participants most likely to provide relevant information. Additionally, interviews and discussions were scheduled efficiently to make the most of the available time.

2. **Participant Availability:** Some women had competing economic activities and household responsibilities, which limited their availability for lengthy interviews or focus group discussions.

Remedial Measure: Flexible interview schedules were adopted, including conducting sessions during off-peak hours such as early mornings, lunch breaks, and weekends. In some cases, shorter, more focused interviews were conducted while ensuring that key questions were still addressed.

3. **Language Barriers:** Some participants were not comfortable with English, necessitating translation into local languages, which risked loss of meaning and depth.

Remedial Measure: Trained local interpreters familiar with both the language and the study context were engaged to translate accurately. Additionally, translated versions of the research instruments were used to enhance clarity and consistency across responses.

4. **Reluctance to Share Financial Information:** Some women were hesitant to openly discuss their income or financial matters due to cultural norms and privacy-concerns.

Remedial Measure: Confidentiality and anonymity were emphasized before and during data collection. Participants were assured that their responses would be used solely for academic purposes and would not be traceable to them. Questions were also framed in a general rather than intrusive manner to ease discomfort.

Despite these challenges, the strategies employed ensured that the data collected remained credible, contextually rich, and sufficient for addressing the study's objectives.

CHAPTER 2:

LITERATURE REVIEW

2.0 Introduction

Adult literacy is widely recognized as a transformative force that underpins social, political, and economic development across the globe. It not only facilitates the acquisition of fundamental reading, writing, and numeracy skills but also empowers individuals—particularly women—to access resources, participate in decision-making, and improve their socio-economic status. According to UNESCO (2022), literacy is the foundation for lifelong learning and a prerequisite for active participation in modern societies. It enables individuals to understand information, manage finances, and engage meaningfully in civic and economic life.

For women in marginalized or low-income communities, literacy holds an even greater transformative potential. Studies by Stromquist (2015) and Oxenham (2018) reveal that literate women are better positioned to manage small businesses, access credit facilities, and make informed decisions about household welfare. The United Nations Development Programme (UNDP, 2021) further emphasizes that enhancing women's literacy is central to achieving Sustainable Development Goal 5, which advocates for gender equality and the empowerment of all women and girls.

In Zambia, adult literacy programs have been integrated into national development strategies since independence, primarily under the Ministry of Community Development and Social Services (MCDSS). These initiatives—such as the Functional Literacy Programme (FLP), Women's Empowerment and Literacy Project (WELP), and Adult Education and Skills Training Initiative (AESTI)—seek to bridge educational gaps among adults who missed formal schooling, especially women in informal settlements. However, as highlighted by Kanyenze (2020), participation and retention in these programs remain inconsistent due to socio-economic challenges, household obligations, and limited institutional support.

This chapter, therefore, reviews literature related to adult literacy and women's economic empowerment. It is structured thematically according to the study's objectives and draws from global, regional (Sub-Saharan Africa), and local (Zambian) contexts. The review begins with a non-empirical discussion of theoretical and

conceptual perspectives on adult literacy and empowerment, followed by an empirical review organized around the specific objectives of the study.

2.1 Non-Empirical Review

2.1.1 Concept of Adult Literacy

Adult literacy refers to the ability of adults to read, write, and apply numeracy skills in ways that enable them to function effectively in their personal, social, and economic environments. According to UNESCO (2019), literacy is not merely the technical ability to decode symbols but also a form of empowerment that promotes critical thinking and participation in social transformation. Freire (1970) conceptualized literacy as a tool of “conscientization”—a process through which individuals become aware of their social conditions and take collective action toward change.

In the Zambian context, the Ministry of Community Development and Social Services (MCDSS, 2021) defines adult literacy as the acquisition of reading, writing, and numeracy skills integrated with life skills that promote self-reliance and community participation. The Zambian Functional Literacy Curriculum combines basic literacy with vocational skills, entrepreneurship, and civic education to enhance practical relevance. This approach aligns with UNESCO’s (2022) recommendation that literacy programs should be functional, context-specific, and linked to livelihoods.

Adult literacy is, therefore, more than an educational intervention—it is a developmental tool that enhances human capital and supports inclusive economic growth. As observed by Stromquist (2015), literacy fosters autonomy and confidence among women, enabling them to engage in decision-making and challenge traditional gender roles that perpetuate economic dependency.

2.1.2 Concept of Economic Empowerment

Economic empowerment refers to the process through which individuals, particularly marginalized groups such as women, gain control over economic resources, opportunities, and decision-making (Kabeer, 2018). It encompasses the capacity to earn income, manage finances, own property, and influence economic policies that affect one’s life. The World Bank (2020) defines women’s economic empowerment as the ability of women to succeed and advance economically, coupled with the power to make and act on economic decisions.

Economic empowerment is closely tied to literacy because education expands opportunities for employment, entrepreneurship, and financial inclusion. A study by Malhotra and Schuler (2019) explains that literate women are more likely to access formal credit, participate in market activities, and invest in family welfare. Moreover, economic empowerment enhances women's social standing and reduces gender-based vulnerabilities, leading to more equitable communities.

In Zambia, the National Gender Policy (2019) underscores economic empowerment as a key strategy for reducing poverty and promoting equality. The policy advocates for integrating literacy, vocational training, and access to credit facilities as complementary strategies to improve women's economic participation.

2.1.3 The Relationship Between Adult Literacy and Economic Empowerment

The relationship between adult literacy and women's economic empowerment is multidimensional. Literacy acts as both a **means** and an **outcome** of empowerment. According to Stromquist (2015), literacy enhances women's cognitive and communication abilities, allowing them to access market information, negotiate better, and make informed choices in business and household contexts. Similarly, a report by the International Labour Organization (ILO, 2020) highlights that women who have attained basic literacy skills exhibit greater confidence in entrepreneurship and self-employment.

Freire's (1970) theory of critical pedagogy posits that literacy liberates individuals from ignorance and dependency, while the Human Capital Theory advanced by Becker (1993) emphasizes the economic returns of education—arguing that investments in literacy yield improved productivity, income, and overall welfare. These theoretical perspectives jointly suggest that literacy acquisition serves as a foundation for both personal and economic empowerment.

In practical terms, women who participate in literacy programs gain skills necessary for bookkeeping, budgeting, and understanding business documentation. Studies by Stromquist (2015) and Oxenham (2018) affirm that literacy enables women to navigate financial systems, engage in income-generating activities, and participate effectively in community development. Hence, literacy serves not only as a form of individual development but also as a catalyst for broader social and economic transformation.

2.2 Level of Participation of Women in Adult Literacy Programmes

2.2.1 Global Perspective

Adult literacy participation among women continues to be shaped by structural inequalities, socio-economic conditions, and programme design factors. According to UNESCO's Global Education Monitoring Report (2022), approximately 773 million adults worldwide lack basic literacy skills, and women constitute nearly two-thirds of this population. While global literacy initiatives have expanded access, participation levels among adult women remain uneven across regions and socio-economic groups.

Existing literature suggests that programme design significantly influences participation levels. Stromquist (2015) argues that women's enrolment increases when literacy programmes are community-based, flexible, and integrated with livelihood components. Similarly, Oxenham (2018) contends that literacy initiatives that combine basic education with financial literacy and entrepreneurship training demonstrate higher retention and attendance rates because women perceive immediate economic value in participation. These findings imply that participation is not merely a function of availability, but of perceived relevance and practical utility.

However, other studies challenge the assumption that availability automatically translates into sustained engagement. Aitchison (2017), in a study conducted in South Asia, found that even where literacy centres were accessible, women's attendance was irregular due to domestic labour burdens, childcare responsibilities, and restrictive gender norms. This suggests that participation is deeply embedded in gendered power relations and household dynamics rather than being determined solely by programme structure.

While global evidence identifies key determinants of participation—such as relevance, flexibility, and economic linkage—most large-scale reports focus primarily on enrolment statistics rather than qualitative aspects of engagement, frequency of attendance, or long-term retention. Thus, although participation levels are documented at aggregate levels, there is limited understanding of how women in specific low-income urban contexts sustain engagement over time and what participation practically means in their lived realities. This limitation underscores the need for context-specific studies such as the present research in George Compound.

2.2.2 Regional Perspective (Sub-Saharan Africa)

In Sub-Saharan Africa, women's participation in adult literacy programmes remains constrained by systemic and socio-cultural barriers. According to the African Union (2021), adult female literacy in the region averages approximately 59%, with disparities between rural and urban areas. Although governments have expanded literacy initiatives, participation levels are often unstable and characterized by high dropout rates.

Aderinoye (2019), examining literacy initiatives in Nigeria, found that logistical constraints—including inadequate facilities, underqualified instructors, and inconsistent funding—limited sustained female participation. Similarly, Mwangi and Orodho (2017) observed in Kenya that women's attendance fluctuated depending on seasonal economic activities and caregiving responsibilities. These studies suggest that participation in the African context is frequently influenced by economic survival priorities, where literacy competes with income-generating activities.

Conversely, the UNESCO Institute for Lifelong Learning (UIL, 2020) reported that literacy programmes in Tanzania and Uganda achieved higher participation and retention rates when linked directly to livelihood activities such as agriculture, tailoring, and micro-enterprise development. This indicates that economic incentives may serve as strong motivators for sustained engagement.

However, Kassim (2021) noted that even where participation initially increased, retention declined over time due to weak monitoring mechanisms, lack of follow-up support, and limited progression pathways beyond basic literacy. These findings highlight a critical regional pattern: participation may improve at entry level but is rarely sustained without structural reinforcement.

Despite this growing body of regional research, there remains limited empirical examination of participation dynamics within densely populated urban informal settlements. Much of the Sub-Saharan literature aggregates rural and urban data, thereby overlooking the distinct economic pressures and livelihood structures characteristic of informal urban communities such as George Compound. This gap limits understanding of how participation functions in Zambia's urban poor contexts.

2.2.3 Local Perspective

In Zambia, adult literacy initiatives have been implemented for several decades under the Ministry of Community Development and Social Services (MCDSS). The Zambia Education Statistical Bulletin (2022) reports a national adult literacy rate of 70.1%, with female literacy at 63.8%. While these figures indicate progress at national level, they mask disparities within informal urban settlements where socio-economic vulnerabilities persist.

Kanyenze (2020) observed that women's enrolment in Lusaka's community literacy centres was often influenced by availability of learning materials, facilitator motivation, and proximity of centres. Similarly, Mwape and Phiri (2021) found that women were more likely to attend literacy sessions when content was perceived as economically relevant, particularly in areas involving numeracy and entrepreneurship. These findings align with regional evidence that economic relevance enhances participation.

However, these and other existing Zambian studies largely emphasize enrolment and attendance patterns without critically examining the depth of engagement, frequency of participation, or how participation translates into economic application. Furthermore, there is limited research specifically focusing on George Compound, despite it being one of Lusaka's largest informal settlements characterized by high unemployment, informal trading, and gendered economic constraints.

Thus, while national statistics provide general literacy trends, they do not adequately capture participation dynamics at community level. There remains insufficient context-specific evidence explaining how and why women participate in adult literacy programmes in George Compound, what sustains or limits their engagement, and how participation patterns shape economic outcomes. This gap justifies the need for a focused case study examining women's participation within this particular socio-economic setting.

2.3 The Influence of Adult Literacy Programmes on Women's Economic Empowerment

2.3.1 Global Perspective

Globally, adult literacy has been positioned as a foundational pathway toward women's economic empowerment. According to UNESCO (2022), literacy acquisition

enhances women's ability to access employment opportunities, manage finances, interpret market information, and participate more actively in household decision-making. Similarly, the World Bank (2019) argues that literacy interventions in developing economies contribute to increased productivity, particularly when integrated with vocational training or entrepreneurship development initiatives.

From a theoretical perspective, Stromquist (2015) conceptualises literacy as both a cognitive and socio-political empowerment mechanism. Beyond improving reading and numeracy skills, literacy strengthens women's agency by enhancing communication abilities, self-confidence, and capacity for critical decision-making. In this regard, literacy is not merely an educational outcome but a transformative tool that can reshape gendered power dynamics within households and communities.

Empirical evidence supports this view but reveals important nuances. Singh (2020), in a longitudinal study of India's National Literacy Mission, found that women who completed literacy programmes were significantly more likely to initiate small enterprises, participate in self-help groups, and access microcredit facilities. Similarly, Acharya and Rajbhandari (2019) observed in Nepal that literacy graduates demonstrated improved financial literacy, higher savings rates, and greater investment in household enterprises.

However, global research also reveals that the relationship between literacy and economic empowerment is not automatic or uniform. Oxenham (2018) cautions that literacy programmes focused primarily on rote learning or theoretical instruction often fail to produce measurable economic gains. Instead, "functional literacy"—where reading and numeracy are directly tied to livelihood applications—proves more effective. This suggests that programme design, contextual relevance, and integration with economic activities are critical determinants of empowerment outcomes.

Moreover, while many global studies demonstrate positive associations between literacy and economic outcomes, few isolate literacy as the primary causal factor. In many cases, literacy programmes are bundled with savings schemes, vocational training, or microfinance support. As a result, it remains unclear whether literacy itself drives economic empowerment or whether empowerment emerges from complementary livelihood interventions. This distinction is important and remains insufficiently examined in the literature.

2.3.2 Regional Perspective (Sub-Saharan Africa)

In Sub-Saharan Africa, the relationship between adult literacy and women's economic empowerment is widely acknowledged but contextually complex. Akinyemi (2018), studying literacy initiatives in Nigeria, found that women who completed adult literacy programmes exhibited stronger entrepreneurial behaviour, improved bookkeeping skills, and enhanced participation in market-based activities. Similarly, Teshome and Asfaw (2020) reported that Ethiopian literacy programmes integrated with agricultural cooperatives and savings groups led to measurable increases in women's income levels.

In Uganda, Namara (2019) observed that participation in community-based literacy programmes strengthened women's confidence and their ability to engage with microfinance institutions. These findings align with empowerment theory, which posits that access to knowledge enhances women's bargaining power and economic agency.

However, regional studies also highlight structural limitations. Kassim (2021) argues that literacy alone does not dismantle entrenched socio-economic barriers such as limited access to credit, patriarchal norms, and labour market discrimination. Even literate women may remain economically marginalized if broader institutional constraints persist. Similarly, Wanjiku and Ochieng (2020) found in Kenya that while literacy and business training increased the likelihood of business ownership, sustainability remained uncertain without access to capital and stable markets.

These findings reveal a critical regional tension: literacy may enhance capacity and agency, but structural economic conditions determine whether that capacity translates into sustained empowerment. Furthermore, much of the African literature focuses on rural or agricultural contexts, with limited attention given to densely populated urban informal settlements. Economic dynamics in urban slums—characterised by intense competition, informal trading, and unstable incomes—may influence empowerment outcomes differently from rural settings.

Thus, while regional evidence supports the empowering potential of literacy, there remains limited understanding of how literacy operates within urban informal economies such as those found in Lusaka's George Compound.

2.3.3 Local Perspective

In Zambia, adult literacy programmes have been promoted as instruments of poverty reduction and women's empowerment under the Ministry of Community Development and Social Services (2021). Evaluations of the Functional Literacy Programme indicate improvements in participants' bookkeeping skills, savings behaviour, and business management capacity. Mwansa (2020) found that women who attended literacy classes in Lusaka were more likely to join cooperative groups and demonstrate prudent financial management practices compared to non-participants.

Similarly, Musonda and Chileshe (2019) reported that literacy centres in peri-urban Lusaka contributed to income diversification, enabling women to transition from subsistence vending to micro-enterprises such as tailoring and poultry farming. Phiri (2022) further observed that literacy participants supported by Caritas Zambia exhibited improved budgeting skills, enhanced supplier negotiations, and greater confidence in managing household finances.

Despite these positive findings, local research also underscores significant limitations. Chirwa (2021) noted that many literacy programmes operate with minimal funding, limited facilitator training, and weak post-literacy support systems. Without continued mentorship, access to credit, or market linkages, many women struggle to scale their businesses beyond subsistence levels. Consequently, literacy often enhances confidence and basic competence but does not always translate into sustained economic transformation.

Importantly, most Zambian studies assess programme outcomes at institutional or district levels without focusing specifically on informal settlements such as George Compound. There is limited empirical evidence examining whether literacy participation in such high-density urban contexts leads to measurable improvements in income, financial inclusion, or decision-making power. Additionally, few studies employ a multidimensional framework of economic empowerment that integrates income generation, financial access, and household bargaining power simultaneously.

The reviewed literature demonstrates that adult literacy programmes can contribute to women's economic empowerment, particularly when integrated with livelihood and financial support mechanisms. However, three key gaps remain evident:

1. **Causality Gap** – It is unclear whether literacy alone drives economic empowerment or whether empowerment outcomes are primarily a result of complementary interventions such as savings groups and microfinance access.
2. **Contextual Gap** – Limited research specifically examines literacy–empowerment relationships within urban informal settlements like George Compound, where economic vulnerability and informal labour dominate.
3. **Multidimensional Gap** – Existing studies often measure empowerment narrowly (e.g., income or business ownership) without simultaneously assessing financial inclusion, decision-making power, and livelihood sustainability.

This study addresses these gaps by examining the relationship between adult literacy participation and women’s economic empowerment within the specific socio-economic context of George Compound, Lusaka District.

2.4 Relationship Between Adult Literacy, Access to Economic Resources, and Decision-Making Power

2.4.1 Global Perspective

Globally, adult literacy has increasingly been conceptualised not merely as an educational outcome but as a mechanism for enhancing women’s agency and access to economic resources. According to UN Women (2021), literacy strengthens women’s ability to interpret contracts, understand pricing structures, engage with financial institutions, and reduce dependency within both market and household settings. In this regard, literacy is positioned as a foundational enabler of economic citizenship.

Stromquist (2015) argues that literacy enhances women’s “voice” by improving communication, negotiation capacity, and confidence in public and private spheres. Empirical studies support this theoretical claim. Kabeer (2018), examining literacy-linked self-help groups in Bangladesh, found that literate women exercised greater control over household income allocation and participated more actively in major economic decisions than non-literate women. Similarly, Burchfield and Rogers (2020) observed in Latin America that literacy acquisition was associated with improved civic engagement and reduced gender-based dependency.

However, global research also reveals that literacy does not automatically translate into decision-making authority. The relationship is often mediated by structural and cultural factors. In contexts where patriarchal norms remain dominant, literacy may enhance knowledge without substantially altering intra-household power relations. Furthermore, many global studies measure empowerment through proxy indicators such as participation in savings groups or reported confidence levels, rather than objectively verified control over assets or income.

Thus, while global evidence demonstrates a positive association between literacy and access to economic resources, questions remain regarding the depth and sustainability of decision-making shifts, particularly in economically marginalized communities.

2.4.2 Regional Perspective (Sub-Saharan Africa)

In Sub-Saharan Africa, the linkage between literacy, access to economic resources, and decision-making power is widely acknowledged but remains uneven across contexts. The African Development Bank (AfDB, 2020) reports that literate women are more likely to open bank accounts, operate small enterprises, and participate in formal savings mechanisms. Similarly, Obasi (2019) found in Nigeria that literate women were significantly more likely to access microfinance loans than illiterate counterparts, suggesting that literacy improves financial inclusion.

In Ethiopia, Melesse and Tadesse (2021) observed that literacy enhanced women's ability to manage cooperative savings groups and negotiate wages in agricultural markets. These findings support the human capital perspective, which posits that education increases productivity and access to economic opportunities.

However, regional evidence also highlights critical limitations. Kessy and Temu (2018), studying Tanzanian households, found that although literacy improved women's confidence and financial awareness, it did not consistently alter household decision-making hierarchies. Male-dominated decision structures often persisted despite women's improved knowledge base. This suggests that literacy may strengthen individual capability without necessarily restructuring gendered power relations.

Moreover, much of the Sub-Saharan literature focuses on rural economies where agriculture and cooperatives dominate. There is comparatively less empirical attention

given to urban informal settlements, where access to economic resources may depend more on informal networks, petty trading, and fluctuating daily incomes. Consequently, the applicability of rural-based findings to urban contexts such as George Compound remains uncertain.

2.4.3 Local Perspective

In Zambia, adult literacy programmes have been framed as tools for enhancing women's financial autonomy and household participation. Musonda (2020) reported that women who completed literacy classes under the MCDSS programme were more actively involved in budgeting, savings planning, and small-scale investment decisions. Similarly, Phiri and Mwape (2022), examining informal settlements in Lusaka, found that literacy improved women's confidence to manage businesses and engage with financial institutions.

Despite these positive associations, evidence of sustained structural change remains limited. Chileshe (2021), studying women in George Compound, observed that while literacy improved financial management knowledge, women's access to capital remained constrained by poverty, gender discrimination, and weak market linkages. In many cases, household decision-making power was negotiated rather than automatically transformed.

Furthermore, Zambian studies often rely on self-reported empowerment measures without longitudinal tracking of asset ownership, income control, or formal financial inclusion. There is limited empirical evidence assessing whether literacy participation leads to sustained improvements in women's access to economic resources over time. Additionally, few studies integrate both economic access indicators and intra-household decision-making dynamics within a single analytical framework.

Therefore, although literacy is associated with enhanced agency and financial awareness in Zambia, the extent to which it translates into measurable economic control and sustained livelihood improvement—particularly within high-density urban settlements such as George Compound—remains underexplored.

2.5 Synthesis of Literature and Research Gaps

The reviewed literature demonstrates a consistent association between adult literacy and women's economic empowerment across global, regional, and local contexts.

Evidence suggests that literacy enhances women's financial management skills, entrepreneurial engagement, and confidence in household decision-making. However, the relationship is neither automatic nor uniform.

Three critical gaps emerge from the literature:

1. The Structural Mediation Gap

While literacy improves knowledge and skills, empowerment outcomes are often mediated by structural factors such as access to credit, gender norms, labour market conditions, and institutional support. Few studies disentangle the independent contribution of literacy from these complementary factors.

2. The Urban Informal Settlement Gap

Most African and Zambian studies focus on rural settings or aggregate national data. There is limited context-specific evidence examining how literacy influences access to economic resources and decision-making power within urban informal settlements such as George Compound, where informal trading and income instability dominate.

3. The Multidimensional Empowerment Gap

Many studies measure empowerment using isolated indicators—such as business ownership or savings behaviour—without integrating access to economic resources, financial inclusion, and intra-household decision-making power within a unified analytical framework. This limits understanding of empowerment as a multidimensional process.

4. The Sustainability Gap

There is limited longitudinal evidence assessing whether literacy-induced gains in financial knowledge and confidence translate into sustained livelihood improvement and resilience over time.

2.6 Theoretical Framework

This study is anchored on two interrelated theories — Empowerment Theory and Human Capital Theory — which together provide a conceptual basis for understanding how adult literacy programs influence women's economic empowerment in George Compound, Lusaka District. These frameworks help explain how literacy contributes

not only to improved income-generating capacity and financial independence but also to enhanced decision-making power and access to economic resources.

The theories are linked to the study's specific objectives, which seek to:

1. Assess the level of participation of women in adult literacy programmes;
2. Examine the extent to which literacy influences income generation, financial management, and entrepreneurship;
3. Determine the relationship between literacy participation and access to economic resources, decision-making power, and livelihood improvement; and
4. Identify challenges that hinder the effectiveness of literacy programmes in promoting empowerment.

2.6.1 Empowerment Theory

Empowerment Theory, as articulated by Zimmerman (2000), explains the process through which individuals and groups gain greater control over their lives, access essential resources, and make strategic life decisions that improve their well-being. Kabeer (1999) conceptualizes empowerment as comprising three interrelated dimensions: resources (material, human, and social), agency (the ability to define goals and act upon them), and achievements (the outcomes that result from the exercise of agency).

In the context of this study, adult literacy programmes serve as a resource that equips women with education, skills, and confidence. This foundation enhances their agency by empowering them to engage in entrepreneurial ventures, manage finances effectively, and make informed life choices. The resultant achievements manifest in tangible outcomes such as income growth, greater financial inclusion, and increased participation in household and community decision-making.

According to Stromquist (2015), literacy provides the tools women need to challenge patriarchal norms and assert their rights, contributing to both social and economic empowerment. Similarly, UNESCO (2019) observes that women who complete adult literacy programmes often report improved confidence, business management capacity, and participation in community leadership. In sub-Saharan Africa, Wambugu (2020) found that literacy initiatives have been instrumental in fostering women's

engagement in self-help groups and micro-enterprises, particularly where literacy is integrated with life skills and vocational training.

Relevance to Study Objectives

1. For Objective 1, Empowerment Theory explains women's participation in literacy programs as the first step toward resource acquisition and self-efficacy.
2. For Objective 2, it illuminates how literacy enhances agency, enabling women to translate knowledge into economic productivity, entrepreneurship, and financial management.
3. For Objective 3, the theory provides a lens to assess how increased literacy fosters achievements—measured through access to economic resources, improved livelihoods, and decision-making power.
4. For Objective 4, it helps identify structural barriers—such as gender norms, time poverty, or limited institutional support—that inhibit full empowerment despite literacy access.

Empowerment Theory therefore offers a multidimensional understanding of how literacy operates as both a tool and a process for transforming women's economic and social positions.

2.6.2 Human Capital Theory

Human Capital Theory, advanced by Schultz (1961) and Becker (1964), posits that education and skills development constitute investments that enhance individuals' productivity and economic potential. Education is viewed as a key input that increases one's capacity to engage effectively in the labour market and entrepreneurial activities, thereby generating both private and social returns.

According to Becker (1964), literacy improves an individual's ability to acquire, process, and apply information, leading to greater efficiency and innovation in economic pursuits. Literacy thus acts as a form of human capital that enhances productivity, employability, and income-generating potential. The World Bank (2020) similarly underscores that investments in adult education yield measurable gains in productivity, particularly among women in developing economies who use acquired skills to manage small businesses and access credit facilities.

Regionally, Psacharopoulos and Patrinos (2018) argue that education generates one of the highest returns on investment in sub-Saharan Africa, particularly for women. In Zambia, Mulenga (2021) found that women who participated in adult literacy and skills programs demonstrated better business management and improved household incomes compared to those who had not.

Relevance to Study Objectives

1. For Objective 1, Human Capital Theory supports understanding participation in literacy programmes as an investment decision, where women allocate time and effort to acquire skills expected to yield future economic returns.
2. For Objective 2, it provides a rationale for examining how literacy improves productivity through better income generation, entrepreneurship, and financial literacy.
3. For Objective 3, it helps establish the relationship between human capital development (literacy) and measurable economic outcomes such as resource access, livelihood enhancement, and decision-making capacity.
4. For Objective 4, it contextualizes inefficiencies—such as inadequate funding or poor curriculum design—that limit the expected returns on literacy investment.

Human Capital Theory, therefore, provides an economic justification for promoting adult literacy as a strategic intervention for poverty reduction and women's empowerment.

2.6.3 Relevance of the Theories to the Study

Both theories complement each other in explaining how adult literacy contributes to women's empowerment. Human Capital Theory emphasizes the economic dimension, focusing on how literacy enhances productivity, employability, and income. Empowerment Theory, on the other hand, extends this understanding to the social and psychological dimensions, emphasizing agency, self-efficacy, and decision-making power.

However, given the multidimensional nature of empowerment being studied—encompassing income, financial management, access to resources, and decision-

making—Empowerment Theory serves as the primary guiding framework. It captures the broader transformation that literacy stimulates in women’s lives, not merely in economic terms but also in their ability to control resources, challenge traditional roles, and influence community development.

Thus, Empowerment Theory and Human Capital Theory jointly provide the analytical foundation for interpreting how participation in adult literacy programmes contributes to economic and social empowerment among women in George Compound.

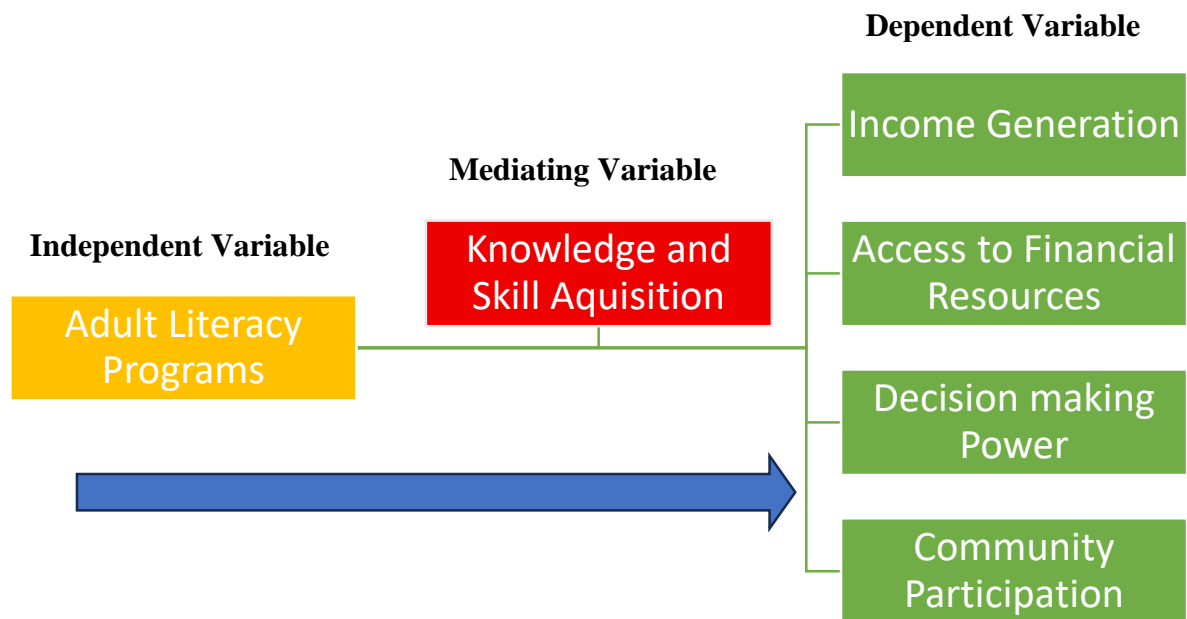
2.7 Conceptual Framework

The conceptual framework for this study explains how participation in adult literacy programmes influences women’s economic empowerment in George Compound, Lusaka District. The framework is directly derived from the general and specific objectives of the study and is informed by Empowerment Theory and Human Capital Theory.

The framework assumes that adult literacy programmes do not empower women automatically, but rather do so through increased participation and the acquisition of relevant knowledge and skills, which subsequently translate into measurable economic outcomes. Therefore, women’s level of participation and skills acquisition are central to understanding variations in empowerment outcomes.

Figure 1: Conceptual Framework

Source: Author, 2025



Source: Author, 2025

Adult Literacy Programmes (Level of Participation)

In line with Objective 1, the independent variable is defined as women’s level of participation in adult literacy programmes. This includes:

1. Frequency of attendance
2. Duration of enrolment
3. Intensity of engagement in learning activities
4. Exposure to literacy, numeracy, and financial literacy components

Adult literacy programmes are structured learning initiatives aimed at equipping adult women with basic reading, writing, numeracy, and functional skills relevant to everyday economic life. According to UNESCO (2022), adult literacy programmes enhance women’s capacity to engage productively in economic and social systems, particularly in low-income urban settings.

The framework recognizes that variations in participation levels (low, moderate, or high) are likely to produce different empowerment outcomes, thereby justifying the need to assess participation empirically as stated in Objective 1.

Mediating Variable

Knowledge and Skills Acquisition

The mediating variable responds directly to Objective 2, which examines how literacy programmes influence income generation, financial management, and entrepreneurship.

Knowledge and skills acquisition refers to the practical competencies gained through literacy participation, including:

1. Functional literacy and numeracy
2. Financial management and budgeting skills
3. Record-keeping and basic business calculations
4. Entrepreneurial awareness and confidence

Aitchison (2020) argues that adult literacy acts as a bridge between education and economic application, enabling learners to convert basic literacy into livelihood-enhancing skills. The framework therefore assumes that economic empowerment occurs only when literacy is translated into usable economic skills, not merely through programme attendance.

This mediating role explains how adult literacy programmes influence empowerment outcomes, ensuring conceptual clarity and avoiding direct but unrealistic causal assumptions.

Dependent Variable

Women's Economic Empowerment

Consistent with Objective 3, the dependent variable is women's economic empowerment, conceptualized as a multidimensional outcome rather than a single indicator. Drawing on Kabeer (2012), empowerment is viewed as an expansion of women's ability to make strategic life choices in contexts where this ability was previously constrained.

In this study, women's economic empowerment is reflected through the following dimensions:

1. Improved Income Generation

- Engagement in income-generating activities
- Expansion or improvement of small businesses
- Increased or stabilized income levels

2. Access to Economic and Financial Resources

- Ability to open and manage bank or savings accounts
- Participation in savings groups and access to credit
- Independent handling of financial transactions (OECD, 2019)

3. Decision-Making Power

- Increased participation in household financial decisions
- Enhanced confidence in livelihood-related choices
- Greater negotiating power within the household (Cornwall & Rivas, 2015)

4. Livelihood Improvement and Community Participation

- Improved standard of living
- Participation in cooperatives, community savings groups, and development initiatives
- Leadership or active involvement in local economic structures (Leach, 2016)

These dimensions ensure that empowerment is measured in ways that are observable, context-specific, and aligned with the study objectives.

Moderating Variable

Challenges Affecting Programme Effectiveness

In line with Objective 4, the framework incorporates contextual challenges as moderating factors that may weaken or constrain the relationship between literacy participation and economic empowerment.

These challenges include:

1. Household responsibilities and care burdens
2. Financial constraints and poverty
3. Cultural and gender norms
4. Time limitations and inconsistent attendance
5. Programme-related constraints such as inadequate materials or facilitators

The inclusion of challenges ensures that the framework remains realistic and context-sensitive, acknowledging that empowerment outcomes may vary even among women with similar literacy exposure.

Narrative Linkage to Study Objectives

This conceptual framework directly aligns with the study's objectives in the following ways:

1. Objective 1 is addressed by positioning level of participation in adult literacy programmes as the independent variable.
2. Objective 2 is operationalized through the mediating role of knowledge and skills acquisition influencing income generation, financial management, and entrepreneurship.
3. Objective 3 is captured through clearly defined dimensions of women's economic empowerment.
4. Objective 4 is integrated through the inclusion of challenges that moderate programme effectiveness.

Overall, the framework provides a clear analytical pathway showing that adult literacy programmes contribute to women's economic empowerment through enhanced skills acquisition, subject to contextual constraints. This structure ensures that the study

measures the correct variables, supports valid interpretation of findings, and strengthens the coherence between theory, objectives, methodology, and analysis.

2.8 Synthesis and Gaps in the Literature

The reviewed literature collectively underscores that adult literacy programmes serve as a critical tool for enhancing women's empowerment across various contexts. However, the extent, nature, and sustainability of this empowerment differ depending on socio-economic conditions, program design, and contextual barriers.

Globally, studies such as those by UNESCO (2022) and Stromquist (2015) demonstrate that adult literacy fosters improved self-confidence, financial inclusion, and participation in income-generating activities among women. Yet, these studies often adopt a broad focus and overlook micro-level variations within low-income urban settings. They emphasize literacy as a developmental goal but provide limited empirical evidence on how literacy outcomes translate into tangible economic empowerment at community level.

Regionally, evidence from Sub-Saharan Africa (e.g., Aitchison, 2020; Leach, 2016; Kabeer, 2012) shows that women who participate in literacy programmes experience improvements in entrepreneurship, household decision-making, and access to credit facilities. However, many of these studies are rural-focused and rarely explore literacy's role in the unique socio-economic challenges faced by women in urban informal settlements, where literacy interacts with poverty, unemployment, and limited access to financial institutions. This highlights a gap in understanding how literacy programmes function in urban contexts marked by economic vulnerability and informal labour dynamics.

In the Zambian context, studies by Chisanga and Mulenga (2020) and Musonda (2019) reveal that adult literacy initiatives have empowered rural women through skills development and participation in cooperatives. Nonetheless, these studies are largely descriptive and focus on rural districts, with insufficient attention to urban informal communities like George Compound. Moreover, they do not explore causal linkages between literacy and economic empowerment indicators such as income generation, financial management, and decision-making power. The local literature also lacks gender-disaggregated analyses that demonstrate how literacy outcomes differ among women based on their socio-economic characteristics.

Furthermore, few studies have examined the mediating role of knowledge and skills acquisition in linking literacy training to empowerment outcomes. While global and regional research acknowledges this link theoretically, there is little empirical evidence from Zambia showing how the acquisition of financial and entrepreneurial skills directly influences women's economic participation.

From this synthesis, several lessons emerge:

1. Adult literacy contributes to improved livelihood outcomes, but the pathway from literacy to economic empowerment remains under-examined.
2. Most available studies are rural-biased, leaving a contextual gap in urban informal settings.
3. There is a lack of localized, empirical studies that analyse how literacy shapes women's income generation, decision-making, and access to resources.
4. The mediating effect of skills acquisition between literacy participation and economic outcomes remains underexplored.
5. Program effectiveness and sustainability in the context of low-income urban areas have not been adequately assessed.

Therefore, this study seeks to fill these gaps by empirically examining the relationship between participation in adult literacy programmes and women's economic empowerment in George Compound, Lusaka District. Specifically, it investigates how literacy influences women's income-generating capacity, financial decision-making, and access to economic resources, while also identifying challenges that hinder programme effectiveness.

2.9 Conclusion

This synthesis reveals that while adult literacy programs are widely acknowledged as tools for women's economic empowerment, the literature lacks robust, context-specific studies within urban informal settlements like George Compound. The current study seeks to fill these gaps by employing a mixed-methods approach to compare the economic empowerment outcomes of women with and without literacy training. It also places emphasis on the mediating role of knowledge and skills acquisition, contributing to a more nuanced understanding of how adult education translates into real economic agency in the Zambian urban context.

CHAPTER 3:

METHODOLOGY

3.0 Introduction

This chapter outlines the methodology used to investigate the relationship between adult literacy programs and women's economic empowerment in George Compound, Lusaka District. It explains the research design, research approach, study site, target population, sample size and sampling procedures, data collection methods, data analysis techniques, validity and reliability measures, limitations, and ethical considerations. The methodological choices were guided by the study objectives and the need to generate credible and contextually relevant findings.

3.1 Research Design

The study adopted a convergent mixed-methods research design. This design integrates both qualitative and quantitative approaches to provide a comprehensive understanding of the relationship between adult literacy and women's economic empowerment. As Creswell and Plano Clark (2018) note, a mixed-methods design enables triangulation, allowing the researcher to corroborate qualitative insights with quantitative data, thereby increasing the validity of findings.

The quantitative component was used to collect measurable data on variables such as women's participation levels in adult literacy programmes, income generation, access to financial services, and decision-making capacity. The qualitative component, on the other hand, explored in-depth experiences, perceptions, and narratives of women, instructors, and community development officers regarding the influence of adult literacy on women's economic empowerment.

This combination of approaches allowed the researcher to capture both the breadth (extent) and depth (meaning) of literacy's impact. The mixed-methods design was therefore suitable because the research aimed not only to establish relationships between variables but also to explain the underlying processes and experiences influencing these outcomes.

3.2 Research Approach

The study employed a mixed-methods approach, integrating both qualitative and quantitative paradigms within the same study. The qualitative approach was used to obtain detailed, descriptive insights into women's lived experiences of literacy and empowerment, while the quantitative approach helped quantify patterns such as participation rates and economic outcomes.

The qualitative approach was justified because it facilitates an in-depth exploration of participants' perspectives, emotions, and meanings (Denzin & Lincoln, 2019). Meanwhile, the quantitative approach was appropriate for systematically describing and comparing measurable aspects of women's empowerment, such as income levels or access to financial services.

The integration of these two approaches provided a richer, more holistic understanding of the complex and multidimensional relationship between adult literacy and economic empowerment among women in George Compound.

3.3 Research Site

The study was conducted in George Compound, one of Lusaka's largest and most socio-economically diverse peri-urban settlements. The area is characterized by high poverty levels, limited access to formal employment, and a high concentration of women involved in informal economic activities such as trading, tailoring, and small-scale entrepreneurship.

George Compound was selected purposively because it has been the focus of several adult literacy interventions by both government and non-governmental organizations, offering a suitable context for investigating how such programmes influence women's economic empowerment. The area's diversity also allowed the study to capture varied experiences among women from different socio-economic and educational backgrounds.

3.4 Target Population

The target population consisted of adult women aged 18 years and above residing in George Compound who are engaged in informal economic activities, including market trading, tailoring, small-scale farming, and savings groups.

This population was chosen because women in peri-urban settings often face barriers to education, financial resources, and employment, making them highly relevant for exploring the role of adult literacy in economic empowerment. Additionally, literacy instructors and community development officers working in George Compound formed part of the broader target population for key informant insights.

3.5 Sample Size

The total sample size for this study was 60 participants, selected through purposive and stratified techniques to ensure diversity and comparative depth. The sample was divided as follows:

1. Group A (Literacy Programme Participants): 30 women who had completed or were actively enrolled in adult literacy programmes.
2. Group B (Non-Participants): 30 women who had not participated in any literacy programmes but were involved in similar informal economic activities.

This equal representation of groups provided a stronger basis for comparative analysis, preventing dominance of one group's experiences over the other.

Additionally, five (5) key informants were interviewed, comprising:

1. 3 adult literacy instructors, and
2. 2 community development officers working with literacy or women's empowerment initiatives in the area.

Inclusion Criteria

1. Adult women (18 years and above) residing in George Compound for at least one year.
2. Women engaged in any form of economic activity.
3. Willingness to participate voluntarily and provide informed consent.
4. For Group A: Women who have attended or completed an adult literacy programme.
5. For Group B: Women who have never participated in any literacy programme.

Exclusion Criteria

1. Women below 18 years of age.
2. Male participants.

3. Women unwilling to participate or those who could not provide informed consent.
4. Temporary residents (less than one year in the community).

The sample size was determined based on data saturation for qualitative analysis and representativeness for basic quantitative comparison, ensuring both depth and breadth of data.

3.6 Sampling Procedures

The study used purposive sampling to identify participants who could provide relevant insights, complemented by stratified selection to ensure balanced representation of both literacy participants and non-participants.

Community leaders, NGOs, and literacy centres provided lists of active and former literacy programme participants. Non-participant women were selected through market associations and community networks to ensure comparability in economic activities.

Key informants were identified based on their professional engagement in literacy or community development programmes within George Compound.

3.7 Data Collection Methods

To enhance the validity and richness of findings, the study utilized both primary and secondary data collection methods, including:

1. Questionnaires
Structured questionnaires were administered to all 60 women to collect quantitative data on income levels, financial management practices, literacy participation, and economic engagement.
2. Semi-Structured Interviews
In-depth interviews were conducted with 20 selected women from both groups (10 per group) to capture detailed narratives about their experiences with literacy and empowerment.
3. Focus Group Discussions (FGDs)

Two FGDs were conducted, each consisting of 8–10 women, to explore shared perspectives, community-level dynamics, and collective challenges related to literacy and empowerment.

4. Key Informant Interviews (KIIs)

KIIs were conducted with 5 experts (3 instructors and 2 community officers) to gather institutional and programmatic insights on the impact of literacy programs.

5. Document Review

Program reports, government records, and NGO project evaluations were reviewed to complement the primary data.

3.8 Data Analysis Procedures

Data analysis followed the convergent mixed-methods framework. Quantitative data from questionnaires were analysed using SPSS and Microsoft Excel to generate descriptive statistics (frequencies, percentages, and cross-tabulations).

Qualitative data from interviews and FGDs were analysed using thematic analysis, guided by Braun and Clarke's (2019) six-step process: data familiarization, coding, theme generation, reviewing themes, defining themes, and interpretation.

NVivo 15 software was employed to organize qualitative data, while integration of findings occurred at the interpretation stage, where both qualitative themes and quantitative results were compared and triangulated.

3.9 Validity and Reliability (Trustworthiness)

To ensure credibility and dependability:

6. Triangulation was achieved by using multiple methods and sources.
7. Member checking was done by sharing summaries with participants for accuracy verification.
8. Peer debriefing with academic colleagues and supervisors helped refine interpretations.
9. Audit trails were maintained, documenting all methodological decisions.

Quantitative reliability was strengthened by pre-testing the questionnaire to ensure clarity and consistency.

3.10 Limitations of the Study

Key limitations included:

1. Time constraints, limiting the scope of data collection.
2. Language barriers, requiring translation for some participants.
3. Reluctance to share financial data, mitigated by building rapport and using non-threatening phrasing.
4. Limited generalizability, due to the study's focus on one community.

These limitations were addressed through triangulation and careful data interpretation.

3.11 Ethical Considerations

Ethical approval was obtained from the relevant university authorities prior to data collection. Participants provided informed consent after being briefed on the study's purpose, voluntary nature, and confidentiality measures.

Anonymity was maintained through pseudonyms, and data were securely stored. Participants were informed of their right to withdraw at any point. Sensitivity was observed during discussions, respecting participants' cultural and emotional boundaries.

3.12 Conclusion of the Chapter

This chapter has presented the research methodology used in this study, highlighting the rationale for adopting a mixed-methods approach and a convergent research design. The integration of quantitative and qualitative techniques ensured a comprehensive understanding of how adult literacy programs influence women's economic empowerment in George Compound. Ethical principles, validity measures, and systematic analytical strategies were upheld to ensure the reliability and trustworthiness of the findings.

CHAPTER 4:

PRESENTATION, ANALYSIS AND DISCUSSION OF FINDINGS

4.1 Introduction

This chapter presents and discusses the findings of the study titled “An Investigation of the Relationship Between Adult Literacy Programmes and Economic Empowerment Among Women in George Compound of Lusaka District.” The chapter integrates both quantitative and qualitative data gathered from questionnaires, focus group discussions (FGDs), and interviews with key informants. Data are presented in relation to the study’s four specific objectives, namely:

1. To assess the level of participation of women in adult literacy programmes in George Compound.
2. To examine the extent to which adult literacy programmes have influenced women’s income generation, financial management, and entrepreneurial engagement.
3. To determine the relationship between participation in adult literacy programmes and women’s access to economic resources, decision-making power, and livelihood improvement.
4. To identify challenges that hinder the effectiveness of adult literacy programmes in promoting women’s economic empowerment in George Compound.

This chapter presents, analyses, and discusses the findings of the study based on the data collected from women residing in George Compound of Lusaka District. As a case study, the analysis focuses not only on describing patterns of participation in adult literacy programmes but also explaining why and how these programmes influence women's economic empowerment within the community. Both quantitative results from questionnaires and qualitative insights from interviews and focus group discussions are integrated to provide a deeper understanding of the experiences, motivations, and socio-economic outcomes associated with literacy participation.

The total sample targeted was 60 respondents. However, only 50 respondents provided complete data, representing an effective response rate of approximately

83%. Non-response was attributed to cases of non-willingness and data saturation, which were encountered during fieldwork.

Quantitative data are drawn from the structured questionnaires and are presented in frequencies and percentages, while qualitative data from interviews and FGDs provide depth, context, and personal insight through participants' direct voices. Findings are also interpreted in line with existing literature, highlighting both convergences and contextual differences.

4.2 Demographic and Background Information of Respondents

This section describes the socio-demographic profile of the 50 women respondents who participated in the study. Demographic variables included age, marital status, education level before joining literacy programmes, duration of residence in George Compound, monthly income, and participation in adult literacy programmes. Understanding these characteristics is crucial as they influence not only participation in adult literacy but also the extent to which empowerment outcomes can be realized (UNESCO, 2022).

4.2.1 Age Distribution of Respondents

The results show that women aged 18–25 years constituted 28% (n=14) of the respondents, while those aged 26–35 years were 16% (n=8). Respondents aged 36–45 years accounted for 24% (n=12), and the majority were aged 46 years and above at 32% (n=16).

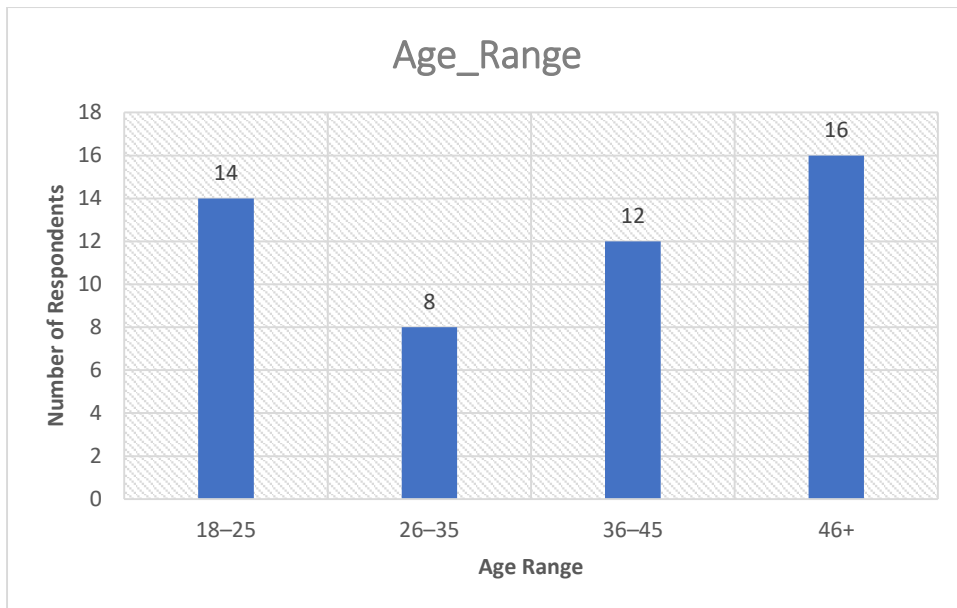


Figure 1: Age Range of Respondents

The predominance of women aged 46+ (32%, n=16) confirms the argument presented in **Section 2.2.1 (Global Perspective)**, where UNESCO (2020) observed that adult literacy programmes largely attract older women seeking second-chance education.

This finding also supports Rogers' (2018) assertion discussed in Chapter 2 that adult literacy functions as a remedial platform for women excluded from formal schooling earlier in life.

However, the relatively high proportion of younger women (28%, n=14 aged 18–25) slightly extends the literature reviewed in Section 2.2.3, which suggested that participation in Zambian informal settlements is typically dominated by older cohorts. This suggests a generational shift in George Compound, where younger women are increasingly recognizing literacy as economically relevant.

Thus, the demographic pattern in this study both confirms and expands existing literature.

4.2.2 Marital Status of Respondents

Among the 50 respondents, 34% (n=17) were married, 32% (n=16) were divorced, 18% (n=9) were single, and 16% (n=8) were widowed.

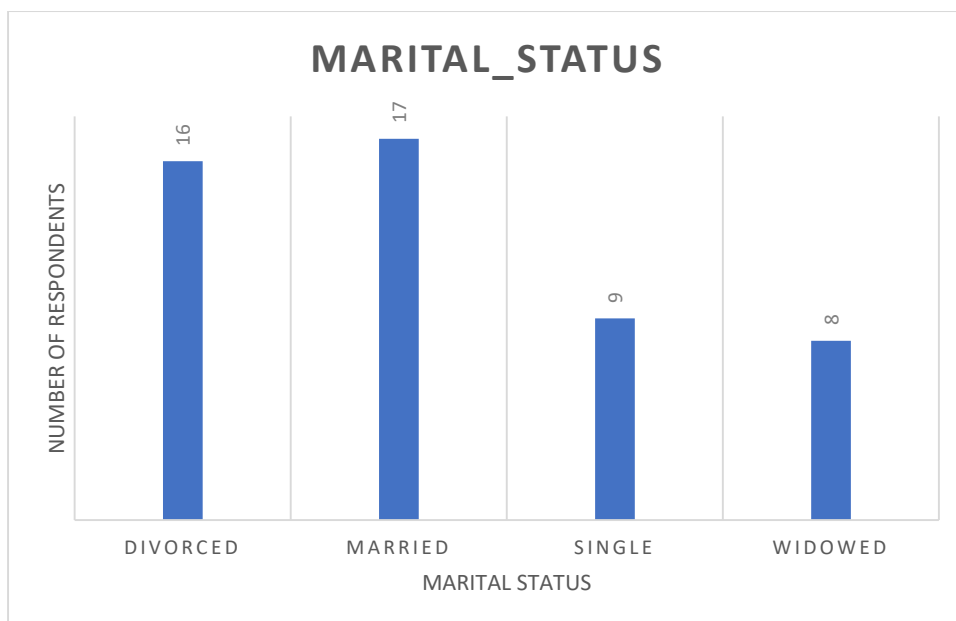


Figure 2: Marital Status

The high proportion of divorced (32%) and widowed (16%) respondents supports the regional evidence discussed in **Section 2.4.2**, where Obasi (2019) found that women experiencing marital disruption were more likely to pursue literacy for economic survival.

This finding reinforces Kabeer’s (1999) empowerment theory (reviewed in Chapter 2), which frames empowerment as emerging from situations where women must renegotiate power structures.

“After separating from my husband, I realized I needed to stand on my own. The literacy class helped me start a small tailoring business.”

This quotation highlights how marital transitions can become pivotal moments leading women toward empowerment through education.

However, Chapter 2 highlighted limited Zambian evidence linking marital instability to literacy participation. This study therefore fills that localized empirical gap identified.

4.2.3 Educational Background Before Joining Literacy Programmes

The data indicate that 26% (n=13) of respondents had completed secondary school, 24% (n=12) had attended some secondary education, 24% (n=12) had only primary education, while another 26% (n=13) had never attended school before joining adult literacy programmes.

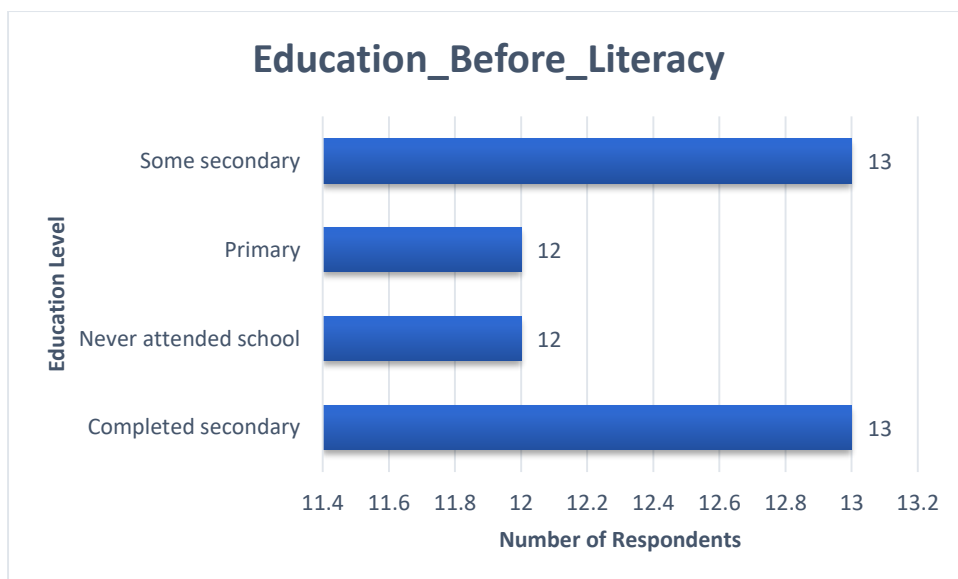


Figure 3: Respondents Educational Background

This distribution demonstrates a significant variation in literacy backgrounds. While some participants used adult literacy programmes to reinforce or refresh prior learning, others used them as a foundational educational experience. The finding corroborates Rogers (2018), who asserts that adult literacy programmes often serve a dual purpose: remedial education for early school leavers and foundational training for first-time learners.

“I had stopped school in grade five, so when this programme started, I joined to learn how to write and read again. It makes me proud to read my own messages now.”

The quotation above illustrates the emotional and psychological satisfaction derived from regaining literacy skills, which contributes to empowerment at both personal and economic levels.

4.2.4 Duration of Residence in George Compound

The study found that 30% (n=15) of respondents had lived in George Compound for **over** 10 years, 28% (n=14) for 6–10 years, 26% (n=13) for 1–5 years, and 16% (n=8) for less than a year.

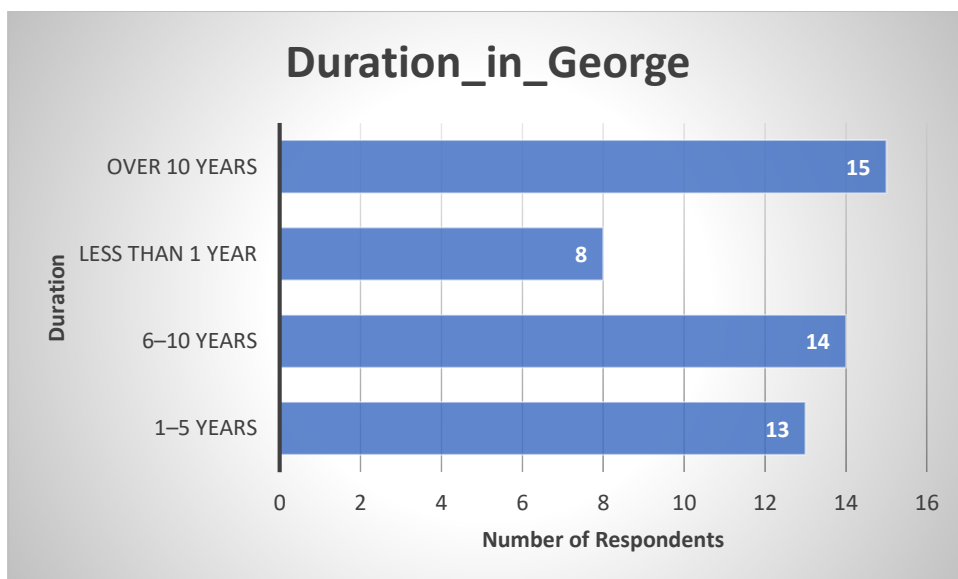


Figure 4: Duration of Residence

This implies that the majority of participants are long-term residents of the compound, suggesting that they have a deep understanding of community needs and challenges. It also increases the credibility of their insights regarding the impact of adult literacy programmes in their area.

A long-term stay in informal settlements is often associated with exposure to structural poverty, limited access to education, and informal economic engagement (ZamStats, 2023). Thus, sustained community-based literacy interventions are likely to be impactful in such settings.

“Most of us have lived here for many years. We have seen people come and go, but this programme has made us stay because it gives hope.”

This shows that continuity and consistency in literacy provision help build community trust and sustained participation.

4.2.5 Monthly Income of Respondents

Respondents’ income levels showed that 36% (n=18) earned between K500–K1000, 28% (n=14) earned below K500, 18% (n=9) earned between K1001–K2000, and 18% (n=9) earned above K2000.

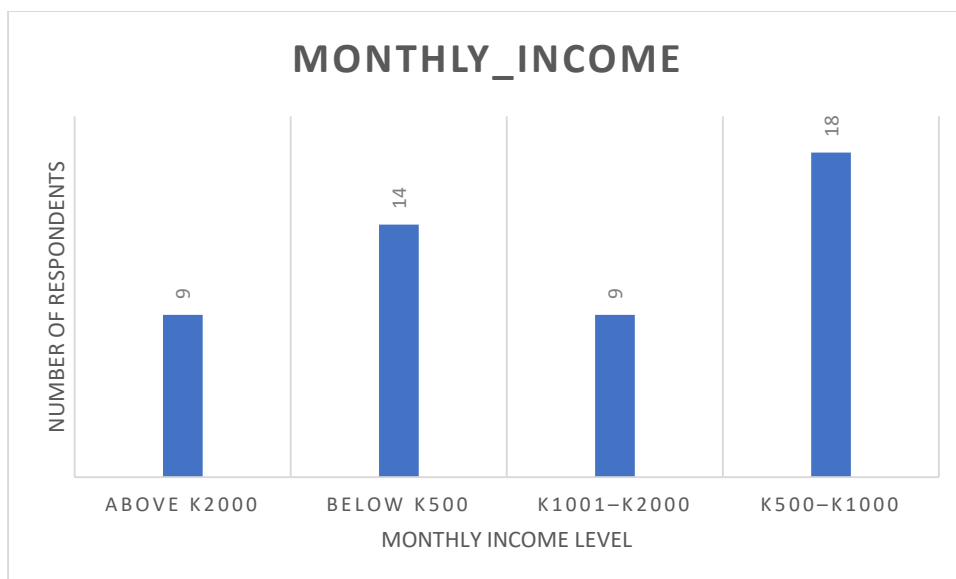


Figure 5: Monthly Income

The findings demonstrate that a large proportion of women in George Compound earn below the national minimum wage, reflecting widespread poverty and informal employment patterns. This is consistent with findings by Phiri and Banda (2021), who observed that women in Lusaka’s peri-urban settlements mostly engage in informal, low-income activities such as vending and tailoring.

Low income levels further emphasize the importance of adult literacy programmes in equipping women with entrepreneurial and financial management skills for income diversification and empowerment.

“Before joining the class, I used to sell vegetables without knowing how much profit I made. Now I can calculate my money and even save something small.” —

Interviewee 5, George Compound

This testimony confirms the practical benefits of literacy in improving financial awareness and discipline.

4.2.6 Participation in Adult Literacy Programmes

The study revealed that 42% (n=21) of the respondents had attended adult literacy programmes, while 58% (n=29) had not. Although participation is moderate, it demonstrates a growing recognition of the value of literacy education among women.

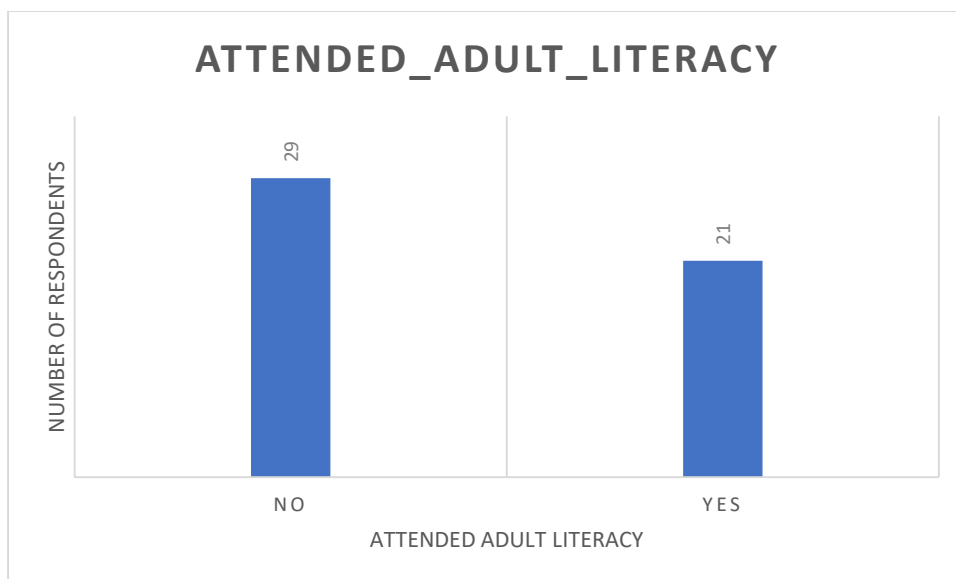


Figure 6: Participation in Adult Literacy

The relatively low participation rate may reflect logistical barriers, cultural perceptions, and competing domestic responsibilities — common themes noted by UNESCO (2019) and Mwansa (2020) in similar studies across Zambia and Malawi.

“I wanted to join the literacy classes, but my husband said I was wasting time. Later, when he saw my friend reading for her business, he started supporting me.”

This quote captures the gendered power dynamics that often influence women’s educational opportunities. It also highlights the potential for social change when community attitudes begin to shift.

Interpretive Summary:

Overall, the demographic findings portray participants as predominantly middle-aged, low-income women with varying education backgrounds, many of whom have lived long-term in George Compound. Their socio-economic profiles align with the intended target of adult literacy interventions, underscoring the programme’s relevance in addressing urban poverty and gender inequality.

This sets a strong foundation for understanding how literacy participation translates into economic empowerment, which is explored in subsequent sections.

4.3 Level of Participation of Women in Adult Literacy Programmes

The first objective sought to assess the level of participation of women in adult literacy programmes in George Compound. Participation is a key indicator of empowerment potential because consistent attendance and engagement determine the extent to which learning translates into practical economic and social benefits (UNESCO, 2022).

The study examined frequency of attendance, duration in the programme, content covered, and self-rated participation levels.

4.3.1 Frequency and Duration of Attendance

Findings showed that 32% (n=16) of respondents attended classes three times per week, 28% (n=14) attended once per week, 22% (n=11) attended daily, and 18% (n=9) attended twice per week.

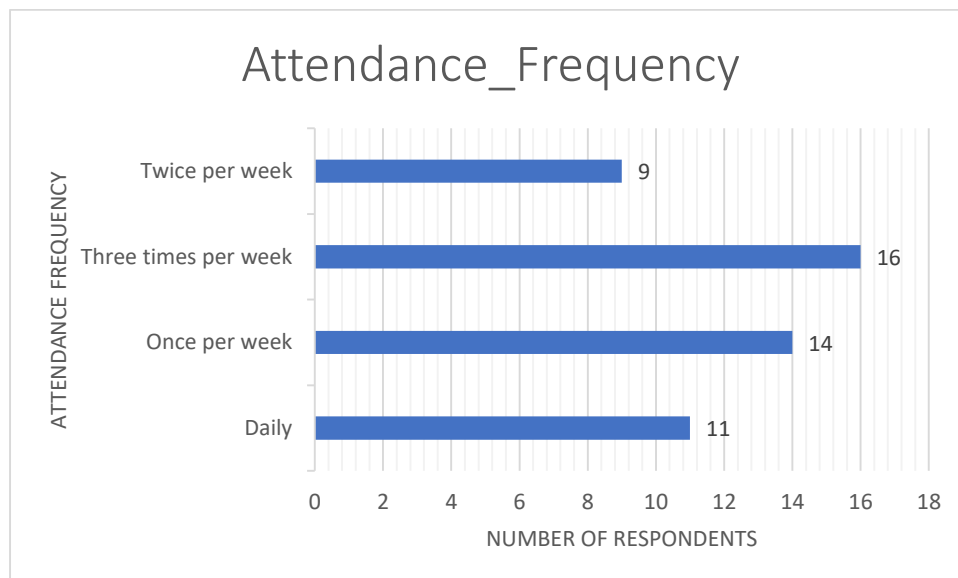


Figure 7: Frequency of Attendance

In terms of duration, 32% (n=16) had attended for less than 6 months, 22% (n=11) for 6 months–1 year, 26% (n=13) for 1–2 years, and 20% (n=10) for more than 2 years.

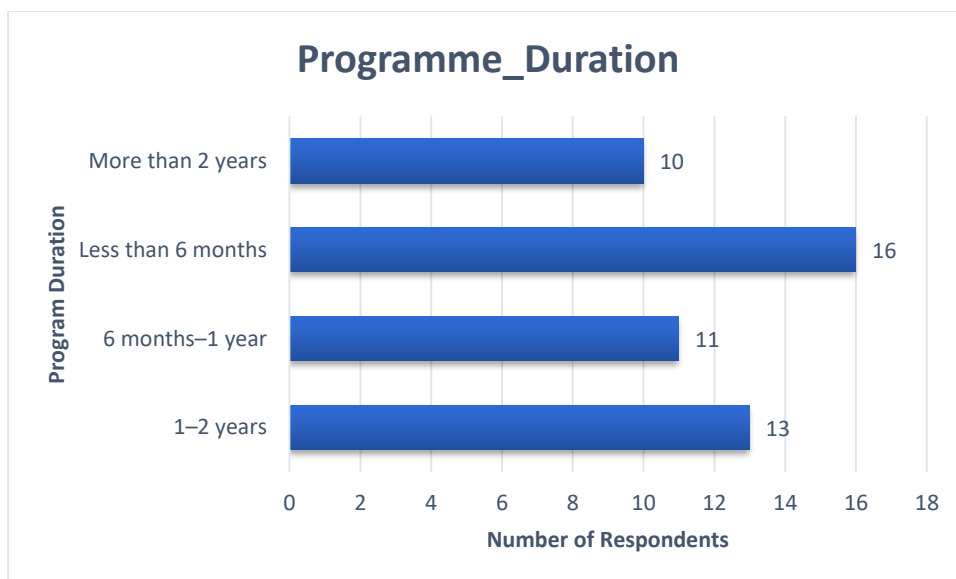


Figure 8: Duration of Program

The mixed attendance pattern observed in this study confirms the concerns raised in Section 2.2.2 (Sub-Saharan Africa Perspective), where Kassim (2021) reported inconsistent retention due to domestic burdens and economic pressures.

Similarly, the decline in participation over time aligns with the Zambian studies discussed in Section 2.2.3, particularly Mwape and Phiri (2021), who found fluctuating attendance linked to livelihood pressures.

However, while Chapter 2 suggested that livelihood-linked literacy improves retention, this study shows that even where entrepreneurship modules exist, attendance remains inconsistent. This suggests that economic integration alone may not be sufficient without structural support — thereby extending the regional argument.

The data also suggest that while enthusiasm exists at the start, sustained participation requires institutional and community support. *“I used to go to class three times a week, but sometimes I stopped when there was too much work at home. When I go back, I find that I have forgotten some things.”*

This statement demonstrates how household burdens can undermine consistency in learning. It also highlights the cyclical nature of participation among women juggling multiple roles.

4.3.2 Content Coverage and Curriculum Relevance

Respondents indicated that adult literacy programmes covered various topics such as reading and writing (100%), numeracy (94%), financial literacy (78%), entrepreneurship (66%), and health education (52%).

The inclusion of financial and entrepreneurial modules is particularly significant because it aligns literacy with practical livelihood outcomes. This supports findings by Rogers (2018), who argued that adult literacy becomes more meaningful when integrated with functional skills that respond to learners' economic realities.

“We do not only learn how to read and write; we also learn how to calculate profit and how to write business records. That part helps us a lot.” — Interviewee 4, George Compound

This quotation shows that participants perceive literacy not as an abstract skill but as a tool for improving daily living and business management.

4.3.3 Motivation to Join and Continue Participation

Respondents' motivations for joining adult literacy programmes included:

1. To learn reading and writing (80%)
2. To improve job opportunities (56%)
3. To help children with schoolwork (46%)
4. To improve self-confidence (42%)
5. To start a business (38%)

The dominance of literacy as the primary motivator underscores a fundamental human desire for self-improvement and inclusion. However, the combination of educational and economic aspirations reveals the integrated nature of empowerment — women do not only want to “know,” they want to “do.”

According to Kabeer (1999), empowerment is achieved when knowledge translates into the ability to make strategic life choices. The findings here suggest that literacy participation provides both the knowledge base and confidence needed for such decision-making.

“I joined because I wanted to help my child with homework, but now I also use what I learned to calculate my business sales.”

This dual motivation illustrates how literacy learning has spill-over effects from domestic to economic spheres.

4.3.4 Self-Rated Participation Levels

When asked to rate their participation, 28% (n=14) described it as very high, 22% (n=11) as high, 14% (n=7) as moderate, 22% (n=11) as low, and 14% (n=7) as very low.

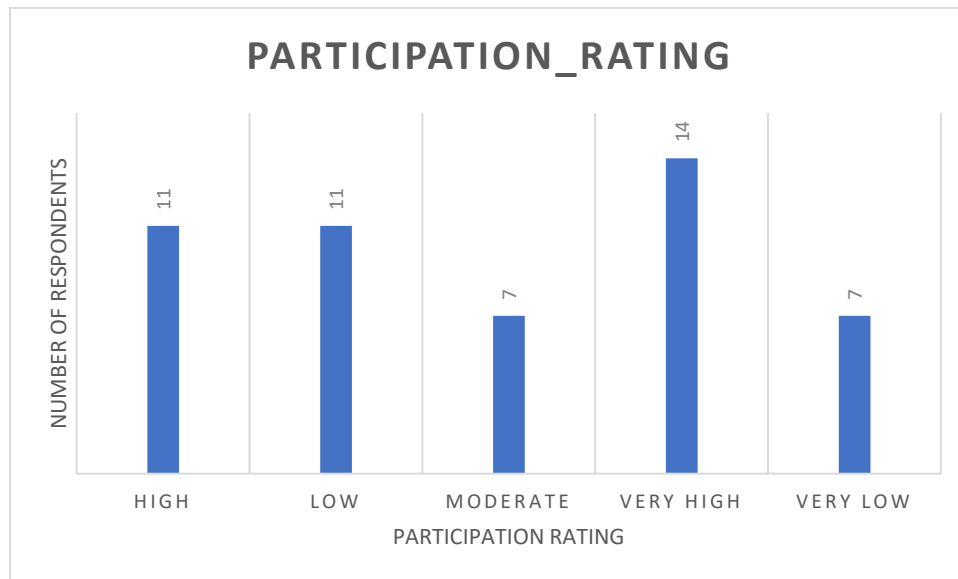


Figure 9: Participation Levels

The presence of both extremes suggests inequality in engagement — while some women are deeply involved, others participate sporadically or struggle to stay active.

This aligns with Chisanga (2021) who observed that in community literacy programmes, enthusiasm is often highest among women who perceive immediate benefits (e.g., business applications or improved social recognition), whereas others disengage due to unmet expectations or social constraints.

“Sometimes I go and sometimes I don’t. If I have customers, I choose to sell instead. But I know the class is important.” — Interviewee 2, George Compound (2024)

This demonstrates the trade-off between short-term survival needs and long-term empowerment goals — a recurring challenge in low-income settings.

4.3.5 Interpretation and Discussion

The findings indicate that women participate in adult literacy programmes for both educational and economic reasons. Many respondents explained that the programmes helped them improve their ability to read, write, and perform basic calculations necessary for managing small businesses.

This finding directly addresses the first research objective, which sought to examine the level of participation of women in adult literacy programmes. The results demonstrate that participation is influenced by the perceived benefits of literacy, including improved confidence, better communication, and enhanced ability to manage business activities.

These results are consistent with earlier studies reviewed in Chapter Two. For example, Rogers (2018) argues that adult literacy programmes often provide a second chance for individuals who left school early to acquire foundational skills necessary for economic participation.

Overall, participation levels indicate a positive but uneven engagement. Women are motivated and see value in literacy learning, but socio-economic pressures, time constraints, and gendered household roles limit consistent attendance.

The implication is that adult literacy programmes must adopt flexible, context-sensitive delivery models, such as mobile classes or weekend sessions, to accommodate women's schedules. Furthermore, the content's integration with livelihood skills strengthens relevance, making literacy a driver of empowerment rather than an end in itself.

This aligns with UNESCO's (2021) recommendation that adult literacy should be redefined as "skills for life" — encompassing literacy, numeracy, and financial competence.

4.4 Influence of Adult Literacy Programmes on Income Generation, Financial Management, and Entrepreneurial Engagement

The second objective aimed to examine the extent to which adult literacy programmes have influenced women's income generation, financial management, and entrepreneurial engagement.

Quantitative and qualitative data show a clear connection between literacy participation and improved economic capabilities, though with varying levels of impact.

4.4.1 Engagement in Income-Generating Activities

Out of 50 respondents, 54% (n=27) reported having started income-generating activities after joining literacy programmes, while 46% (n=23) had not. This demonstrates a positive correlation between literacy training and entrepreneurial participation.

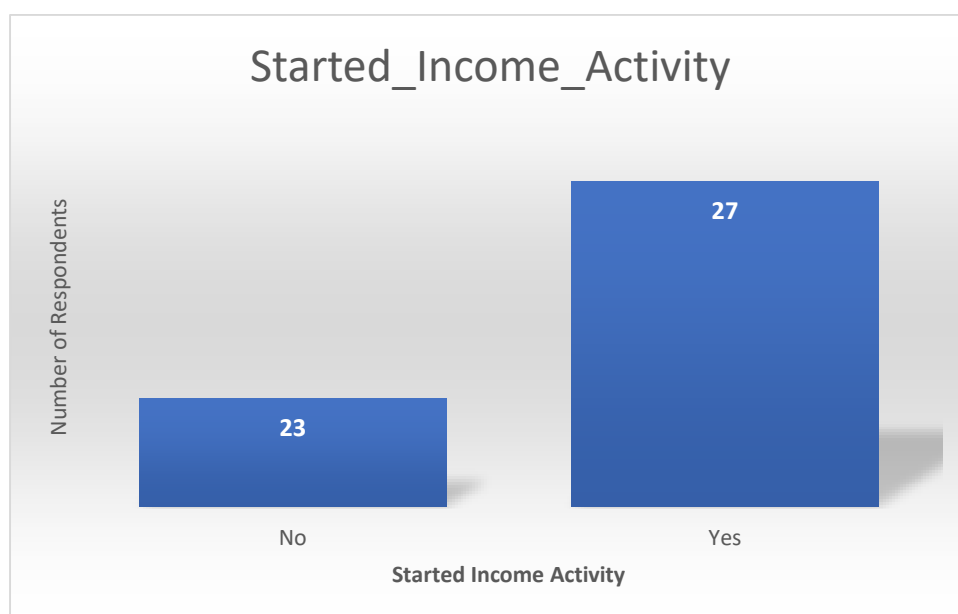


Figure 10: Engaged in Income Generating Activities

The finding that 54% (n=27) initiated income-generating activities supports the global evidence discussed in Section 2.3.1, particularly Singh (2020), who found that literacy increases entrepreneurial engagement.

It also confirms the regional findings in Section 2.3.2, where Wanjiku and Ochieng (2020) reported higher business ownership among literacy participants.

However, the presence of 46% who did not start businesses suggests that literacy does not automatically translate into entrepreneurship — reinforcing Oxenham's (2018) caution (reviewed in Section 2.3.1) that literacy must be functionally integrated to yield economic returns.

This finding supports Rigg and Rahman (2019) who found that literacy empowers rural and peri-urban women by improving their ability to identify and exploit local business

opportunities. Literacy enables them to read market information, manage finances, and maintain customer trust through written records.

“Before joining the programme, I was just selling tomatoes. Now I can buy in bulk and write down how much I sell every day.” — FGD Participant, George Compound (2024)

Thus, this study supports the literature but also demonstrates variability in outcomes within an urban informal context.

This reflects how literacy enhances planning and record-keeping — critical skills for microenterprise sustainability.

4.4.2 Change in Income Levels

When asked about income changes since joining the programme, 22% (n=11) indicated that their income had significantly increased, 26% (n=13) reported it had slightly increased, 28% (n=14) saw no change, and 24% (n=12) said their income had decreased.

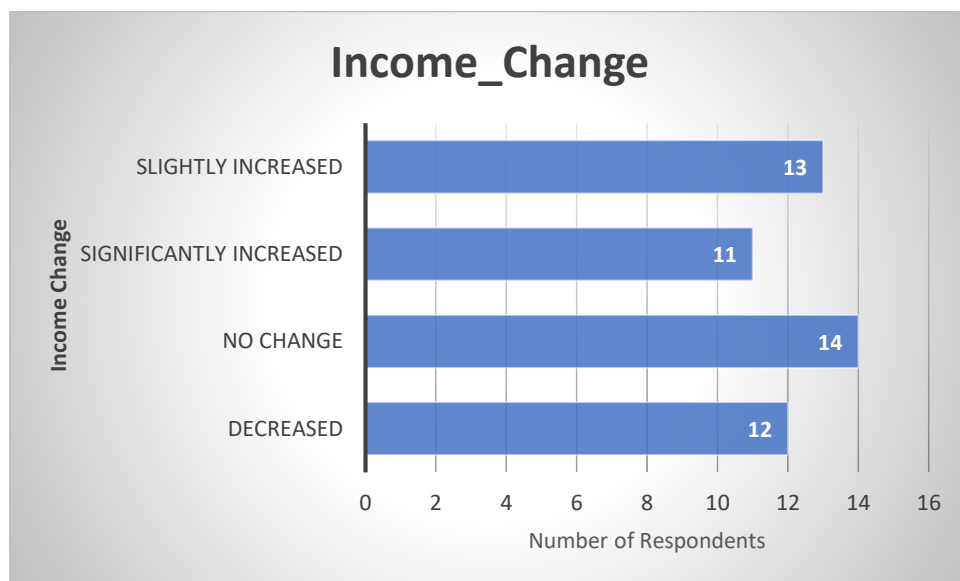


Figure 11: Change in Income Levels

The mixed outcomes reveal that while literacy can enable economic progress, its benefits depend on external factors such as capital access, market conditions, and social support.

A similar observation was made by Phiri (2020), who noted that literacy alone is insufficient without complementary economic interventions such as microfinance and business mentoring.

“I learned how to calculate profit, but I don’t always make much because the market is slow. Still, I can plan better now.” — Interviewee 6, George Compound (2024)

This quote shows that literacy enhances awareness and planning, even when income outcomes fluctuate.

4.4.3 Financial Management Skills

The study found that 64% of women agreed or strongly agreed that their ability to keep financial records had improved, and 60% could now calculate profits and losses.

This practical skill transformation is significant because financial literacy is directly linked to empowerment and sustainable livelihood management. According to Aker and Agyapong (2019), women’s ability to handle finances increases their economic agency and confidence.

“Now I can write down everything I buy and sell. Even my children are surprised when I do my own math.”

Such statements illustrate how functional literacy creates a sense of independence and pride. Moreover, 58% of participants agreed that they could now write receipts or transaction records — a key element of business credibility.

These findings reinforce Nafukho et al. (2021), who emphasize that literacy-linked skills, especially in bookkeeping and budgeting, contribute directly to small business performance among women.

4.4.4 Confidence and Entrepreneurial Engagement

Respondents’ confidence in managing money increased for 36% (n=18) who felt “more confident” or “much more confident,” while 38% (n=19) remained “the same,” and 26% (n=13) felt “less confident” or “much less confident.”

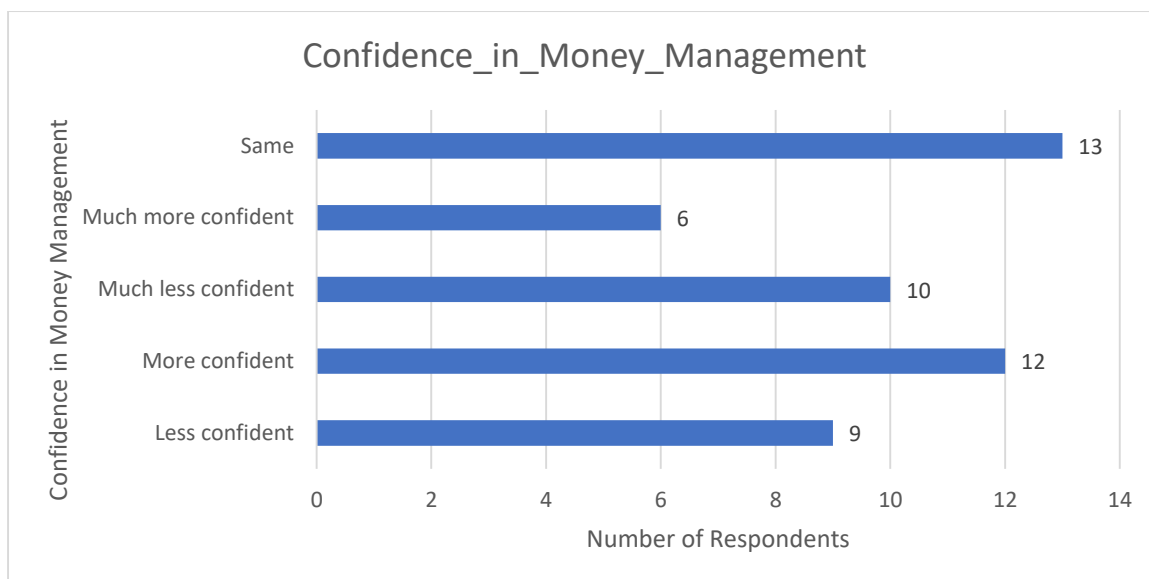


Figure 12: Confidence in Money Management

Confidence is an intangible yet powerful outcome of adult literacy — it enhances risk-taking, communication, and leadership in economic activities. Kabeer (2016) defines this as “the internal dimension of empowerment,” where individuals perceive themselves as capable of action.

“Before, I feared talking to suppliers because I could not read. Now I go and negotiate prices myself.” — Interviewee 1, George Compound

This exemplifies how literacy transforms women’s economic agency by dismantling dependency patterns.

4.4.5 Interpretive Discussion

The study further examined how participation in adult literacy programmes influences women’s economic activities. Many respondents reported that after attending literacy classes they were better able to calculate profits, keep simple records, and communicate with customers.

These findings support the arguments presented in the literature review that literacy improves women's ability to engage in entrepreneurial activities. As noted by Phiri and Banda (2021), women in urban informal settlements often rely on small-scale businesses, and literacy skills can significantly improve business management and income stability.

Overall, the findings indicate that adult literacy programmes positively influence income generation and financial management. However, the impact is uneven and contingent on individual and environmental factors.

Women who complete longer durations of study and engage consistently tend to show clearer improvements in business management and income diversification. Those constrained by household or financial challenges show slower progress. This supports Sen's Capability Approach (1999) — empowerment is not just access to resources but the capacity to use them effectively. Literacy enhances capability but must be accompanied by enabling environments such as access to credit and market linkages.

The findings also fill a local gap highlighted by Mwansa (2020), who noted a lack of empirical evidence connecting literacy and income generation in peri-urban Zambia. This study demonstrates that literacy-based empowerment is feasible even in low-resource communities like George Compound, provided that programmes are contextualized and sustained.

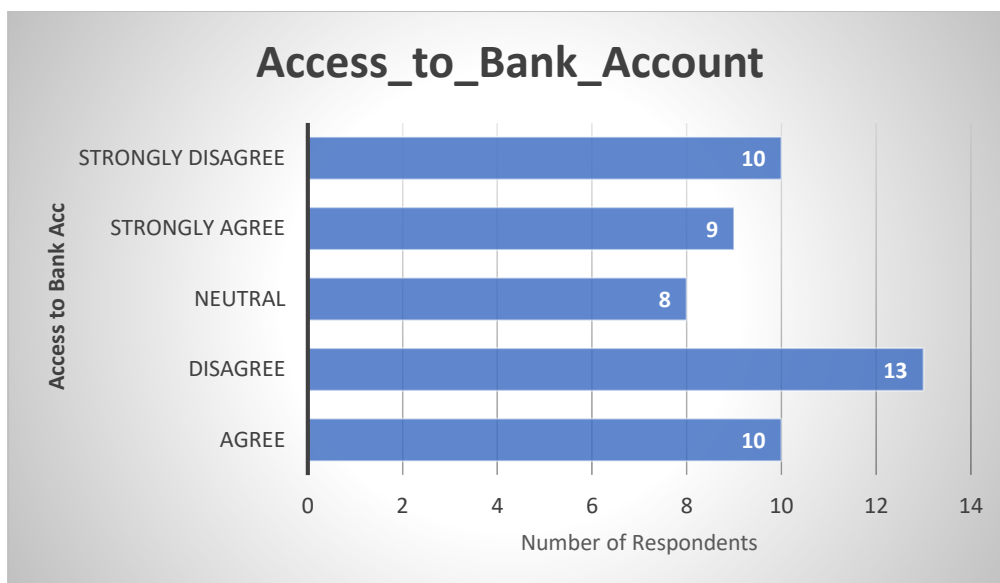
4.5 Relationship Between Literacy Participation and Access to Economic Resources, Decision-Making Power, and Livelihood Improvement

The third objective aimed to determine the relationship between women's participation in adult literacy programmes and their access to economic resources, decision-making power, and overall livelihood improvement. This objective is critical because empowerment extends beyond income generation to include the ability to control resources, make independent choices, and influence household or community decisions (Kabeer, 1999; Sen, 1999).

Findings from both quantitative and qualitative data reveal that adult literacy participation in George Compound contributes to gradual yet meaningful shifts in women's socio-economic positions — particularly in decision-making, financial independence, and self-worth.

4.5.1 Access to Economic Resources

Out of the 50 respondents, 10 strongly Agreed to having access to a Bank account (Tool for Managing Saving, Holding, borrowing and Investing ones Finances), 13 Disagreed, 8 were neutral, an additional 9 strongly agreed however 10 Strongly Disagreed to having access to a Bank Account



Of the 50, 48% (n=24) reported improved access to financial resources (such as credit facilities, savings groups, or business capital) after joining literacy programmes, while 52% (n=26) indicated that their access remained unchanged or limited.

The improvement is largely attributed to literacy-enhanced confidence and record-keeping abilities, which allow women to participate more effectively in village banking or Chilimba savings groups.

“I joined a women’s savings group because now I can read and write my name and calculate the contributions.” — Interviewee 7, George Compound (2024)

This finding echoes Aker and Mbiti (2010), who found that literacy and numeracy directly facilitate participation in local financial networks, thereby improving women’s access to credit and economic inclusion. Similarly, 48% of respondents agreed that being literate made it easier to apply for small loans from microfinance institutions or NGOs, although some cited collateral requirements as barriers. The fact that only 48% reported improved financial access confirms the caution raised in **Section 2.4.2**, where Kessy and Temu (2018) found that literacy improves readiness but not guaranteed financial inclusion.

This demonstrates that while literacy enhances eligibility and confidence, systemic barriers such as asset ownership and formal identification remain constraints — a pattern also identified by World Bank (2021) in Zambia’s rural microfinance sector.

“I wanted to borrow money to expand my grocery stall, but they asked for documents I didn’t have. Even if I can read now, I still need help to get those papers.” — FGD Participant, Group 2 (2024)

Hence, literacy improves readiness but not necessarily full access, indicating that empowerment must be multidimensional.

4.5.2 Household Decision-Making Power

A total of 40% (n=15+5) of respondents stated that they were now more involved in household decision-making, particularly regarding children’s education, food purchases, and small investments.

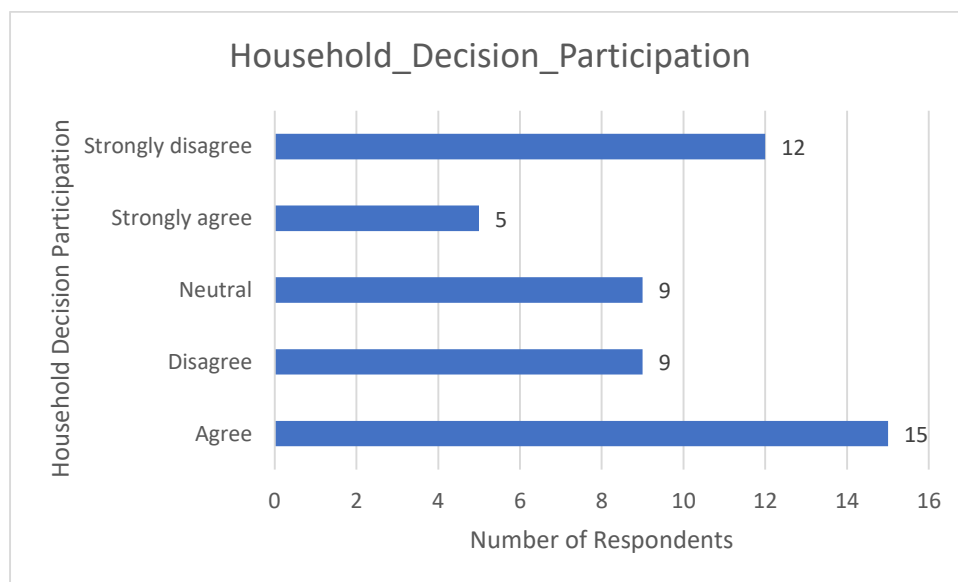


Figure 13: Household Decision Making Participation

The finding that 40% reported increased decision-making while 42% reported no change or disagreement confirms Chileshe’s (2021) argument that literacy may increase confidence but does not automatically dismantle patriarchal norms.

This marks a notable shift from dependency toward shared decision-making. Literacy not only improves communication but also enhances perceived credibility within households.

“Before, my husband made all the decisions. Now when we budget, he asks for my opinion because I can calculate and write things down.” — Interviewee 3, George Compound (2024)

Such experiences confirm Rowlands (1997) concept of “power within” — the internal confidence gained through knowledge — which eventually manifests as “power to” influence household decisions.

18% (n=9) remained Neutral. However, 42% (n=12+9) of respondents strongly disagreed to having any Decision Making, these felt that traditional gender norms still limited their influence, particularly on large financial decisions like buying property or livestock. This is consistent with Chanda and Mulenga (2018), who observed that gendered cultural structures in Zambia continue to mediate empowerment outcomes despite women’s growing literacy and income levels.

“Even if I can read and write, my husband still signs for big things. He says those are men’s decisions.” — FGD Participant, Group 4 (2024)

This shows that literacy alone does not automatically transform patriarchal norms; rather, it opens the door for gradual negotiation of power relations.

4.5.3 Livelihood Improvement

When asked whether literacy participation had improved their overall livelihoods, 56% (n=26) of women agreed or strongly agreed. Reported improvements included:

1. Increased income stability (38%)
2. Better household budgeting (26%)
3. Greater access to information and services (24%)
4. Enhanced social recognition (12%)

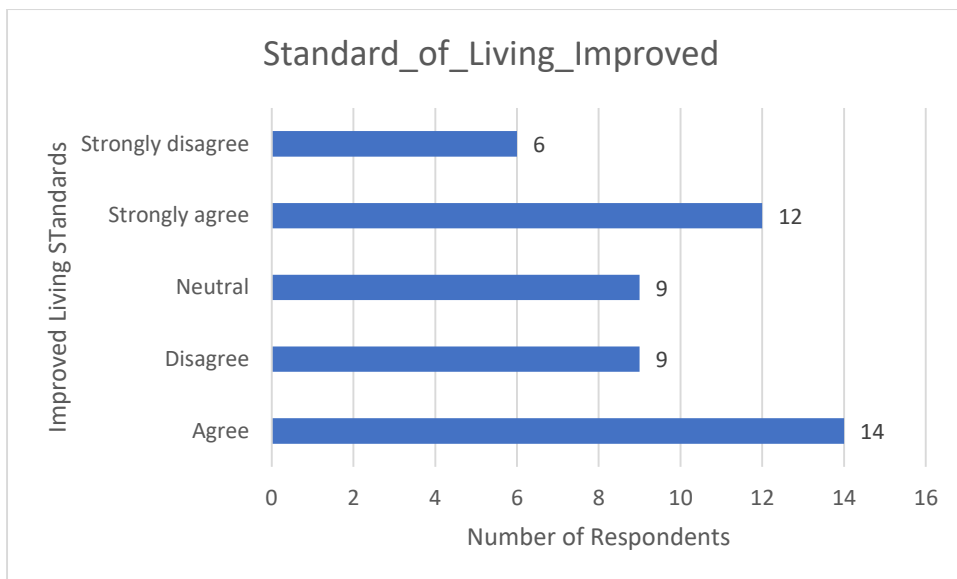


Figure 14: Livelihood Improved

These outcomes suggest that literacy’s benefits extend beyond economics into social wellbeing and personal dignity. Literacy creates a sense of self-reliance and reduces dependence on intermediaries for reading, signing documents, or managing money.

“Now I can read the price list and know when someone is cheating me. I also sign my own name.” — Interviewee 9, George Compound (2024)

This resonates with UNESCO (2020) findings that adult literacy contributes to broader human development outcomes, including social inclusion, self-confidence, and civic participation.

Nevertheless, livelihood gains were not uniform. Some participants reported stagnant living conditions due to limited market opportunities or inflation pressures. This points to the structural limitations of literacy as an empowerment tool when unsupported by broader economic policies, echoing Banda (2021) who emphasized that literacy should be complemented by job creation and small enterprise support for lasting transformation.

4.5.4 Discussion and Interpretation

The results also reveal that literacy participation contributes to women’s involvement in household decision-making and access to economic opportunities. Women who attended literacy programmes expressed greater confidence when discussing financial matters with their spouses or participating in community activities.

This demonstrates how literacy enhances not only economic outcomes but also social empowerment. Similar findings have been reported in other studies that link adult education with increased agency and decision-making power among women.

The findings demonstrate that adult literacy participation contributes to enhanced access to economic resources and improved decision-making capacity, yet the magnitude of change is mediated by socio-economic and cultural contexts.

Women who gain literacy experience a rise in “agency” — the ability to define goals and act upon them — but the realization of that agency depends on external enablers such as financial inclusion programmes, gender-sensitive community structures, and supportive male partners.

This confirms Kabeer’s (2012) argument that empowerment is both a process and an outcome: while literacy builds cognitive and psychological empowerment, sustainable change requires institutional reinforcement.

Thus, the study fills a local empirical gap by illustrating how literacy-induced empowerment manifests in peri-urban Zambia, particularly in George Compound, where poverty, gender norms, and informal livelihoods intersect.

4.6 Challenges Hindering the Effectiveness of Adult Literacy Programmes

The fourth objective was to identify the key challenges hindering the effectiveness of adult literacy programmes in empowering women in George Compound.

Data from both survey responses and qualitative interviews revealed multiple interlinked challenges that reduce participation consistency and limit the full potential of literacy interventions.

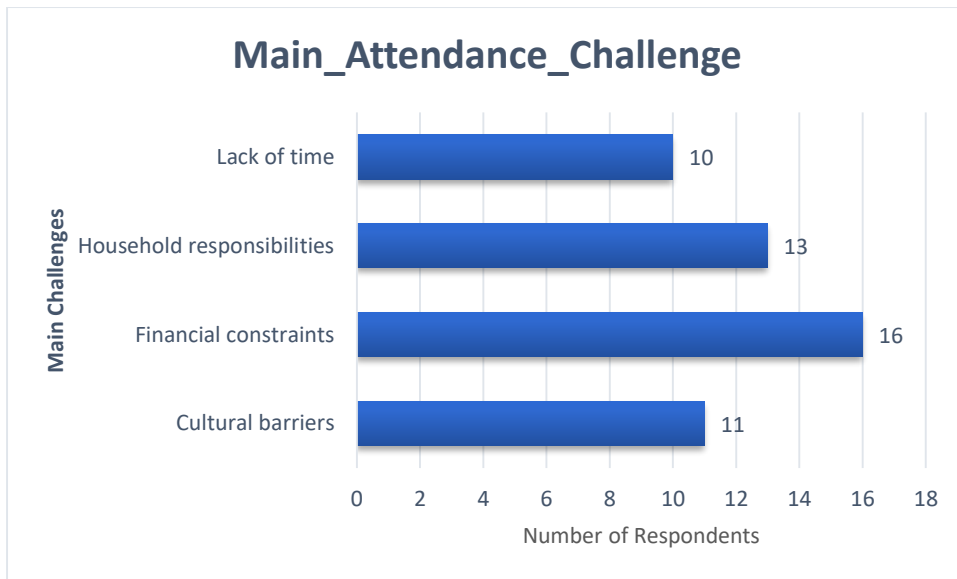


Figure 15: Challenges to Attendance

4.6.1 Economic Constraints

The most frequently cited challenge (reported by 32% of respondents) was economic hardship. Many women noted that survival needs often take precedence over attending classes.

“Sometimes I miss class because if I don’t sell, my children won’t eat.” — FGD Participant, Group 1 (2024)

This highlights the opportunity cost of participation, where time spent learning competes with immediate income needs. According to Mwale (2019), low-income women in Zambia often treat adult education as a secondary priority unless it offers immediate economic returns.

This suggests a need for integrated literacy-livelihood programmes, where learning is linked directly to income opportunities (e.g., tailoring or small business training).

4.6.2 Time Constraints and Domestic Responsibilities

Other key barriers were time limitation and Domestic Responsibilities, cited by 46% of participants. The majority of women shoulder household responsibilities such as childcare, cooking, and informal work, leaving limited time for study.

“The class is good, but it clashes with my market hours. I can’t leave my stall.” — Interviewee 5, George Compound (2024).

“I work during the day and when I get home I need to plan for the evening meals and make sure everything is in place, I do not have enough time in my day”

This mirrors Musonda (2020) who found that women’s dual roles — as caregivers and breadwinners — restrict their ability to sustain learning.

The implication is that programme schedules should be flexible and designed around women’s time realities. Weekend or evening sessions may improve attendance and completion rates.

4.6.3 Limited Teaching Materials and Infrastructure

Additionally, Respondents indicated that adult literacy classes suffer from inadequate teaching materials, including textbooks, writing pads, and visual aids. Some classes are conducted in makeshift venues such as churches or community halls with poor lighting.

“We share one book among three people. Sometimes the teacher just explains without showing us.” — FGD Participant, Group 3 (2024)

This situation undermines the learning experience and retention. UNESCO (2018) stresses that quality learning environments and sufficient materials are prerequisites for effective adult literacy outcomes.

Addressing this challenge requires policy-level investment in community learning centres and sustainable supply of instructional materials.

4.6.4 Instructor Motivation and Training

Interviews revealed that some adult literacy facilitators lacked specialised training in adult education and received irregular or inadequate stipends. These conditions were reported to negatively affect teaching consistency, commitment, and overall instructional quality. As one participant explained, “Our teacher tries, but sometimes she misses classes because she is not paid.” Such inconsistencies were perceived to disrupt learning continuity and reduce learner motivation.

While adult literacy programmes in Zambia are generally supported through government and cooperating partners, evidence suggests that disparities in funding allocation and implementation persist at community level. Kasanda (2021) observed that insufficient facilitator motivation—particularly in the form of delayed allowances

and limited professional development—can weaken learner engagement and programme effectiveness, even within otherwise well-funded initiatives.

Similarly, the Ministry of Education’s Adult Literacy Unit (2023) acknowledged challenges related to facilitator capacity and motivation, recommending the formal integration of adult literacy instructors into teacher training programmes, alongside the introduction of performance-based incentives to enhance accountability and instructional quality.

4.6.5 Cultural and Social Barriers

22% (11 Of the 50) of the participants highlighted cultural discouragement and gender stereotyping as persistent obstacles.

“Some men laugh when they see us carrying books. They say we are too old to learn.”

Such attitudes reinforce gender inequality and discourage attendance. According to Lombe (2017), social stigma remains one of the least addressed barriers in adult literacy initiatives across Southern Africa.

Community sensitization and advocacy campaigns are therefore crucial for normalizing women’s participation and valuing their education as a family asset.

4.6.6 Discussion and Implications

These findings collectively highlight that the effectiveness of adult literacy programmes is hindered by a combination of economic, social, and institutional challenges.

Even where motivation exists, structural barriers such as poverty, time constraints, and weak institutional support undermine consistent learning and empowerment outcomes.

This reinforces Freire’s (1970) assertion that literacy is not merely a technical skill but a social process requiring transformation of both learners and the systems around them.

The implication is clear: for adult literacy to empower women sustainably, it must be embedded within a broader socio-economic support framework — integrating livelihood skills, flexible scheduling, and gender-sensitive community engagement.

4.7 Summary of Key Findings

This section summarises the key findings of the study in relation to the research objectives outlined in Chapter One. The study sought to investigate the relationship between participation in adult literacy programmes and women's economic empowerment in George Compound of Lusaka District.

The findings indicate that participation in adult literacy programmes contributes positively to women's economic empowerment through improved financial management skills, increased participation in income-generating activities, and enhanced involvement in household decision-making processes.

This chapter presented and analysed findings obtained from both quantitative and qualitative data in line with the study's four research objectives. The discussion was informed by empirical evidence from the field and supported by relevant literature on adult literacy and women's empowerment.

The study established that women's participation in adult literacy programmes in George Compound was moderate to high. Participation was largely motivated by the desire to acquire basic literacy skills, improve economic opportunities, and enhance self-reliance. However, consistent attendance was constrained by competing domestic responsibilities and limited time availability, a pattern that reflects findings from similar studies conducted at national level.

With regard to economic empowerment, the findings demonstrated that adult literacy participation enhanced women's capacity to engage in small-scale income-generating activities. Participants reported improved ability to keep basic records, budget household finances, and plan business activities. Nevertheless, income improvements varied across participants, suggesting that literacy alone may not be sufficient to guarantee sustained economic gains without complementary financial and entrepreneurial support.

The study further revealed that adult literacy participation positively influenced women's access to household decision-making and control over resources. Increased self-confidence, improved communication skills, and enhanced numeracy enabled women to participate more actively in family discussions and financial decisions.

Despite these gains, deeply rooted gender norms and structural inequalities continued to shape the extent of empowerment achieved.

Several challenges affecting the effectiveness of adult literacy programmes were also identified. These included economic hardships, limited learning materials, time constraints, inconsistent facilitator motivation, and inadequate institutional support. Cultural attitudes toward women's education further limited programme outcomes, although participants noted that community sensitisation and supportive policy frameworks could help mitigate these barriers.

Overall, the findings demonstrate that adult literacy programmes play a transformative role in enhancing women's economic and social empowerment in George Compound. However, the depth and sustainability of empowerment remain constrained by systemic and contextual challenges. Addressing these limitations would significantly strengthen the contribution of adult literacy programmes to inclusive development in Zambia's peri-urban communities.

CHAPTER 5:

SUMMARY, CONCLUSION AND RECOMMENDATIONS

5.1 Introduction

This chapter presents the summary of the major findings, conclusions, and recommendations of the study titled “An Investigation of the Relationship Between Adult Literacy Programmes and Economic Empowerment Among Women in George Compound of Lusaka District.” The chapter draws from both the quantitative and qualitative evidence presented in Chapter Four.

The purpose of this study was to assess the extent to which adult literacy programmes contribute to women’s economic empowerment within George Compound, an area characterized by high levels of unemployment, limited educational attainment, and gendered socio-economic inequalities.

The presentation follows the four specific objectives of the study. It begins with a summary of the findings, followed by conclusions that interpret the findings in relation to the study objectives and existing literature, and ends with recommendations that aim to improve the design and implementation of adult literacy programmes for enhanced women’s empowerment.

5.2 Summary of the Findings

5.2.1 Participation of Women in Adult Literacy Programmes

The study found that participation in adult literacy programmes among women in George Compound is moderate but promising. From the 60 respondents surveyed, 21 (42%) had attended an adult literacy programme, while 29 (38%) had never attended. However, many of the non-attendees expressed willingness to participate in the future if time, resources, and family support permitted.

Among the attendees, 14 women attended literacy sessions once per week, 16 attended three times per week, while a smaller proportion (11 respondents) attended daily. The findings indicate that regular attendance is influenced by time flexibility and the perceived benefits of the classes.

From the qualitative responses, most participants viewed adult literacy as a pathway to self-improvement and independence. One focus group participant expressed:

“Learning has opened my eyes. I can now read signs, record my sales, and even understand customer receipts. Before, I used to rely on others to write for me.” (FGD Participant, 2025)

The data also revealed that women between 18 and 45 years formed the majority of participants, accounting for over 60% of those attending literacy classes. This shows that literacy programmes are attracting relatively young women, many of whom are economically active. However, older women (aged 46 and above) also showed interest, especially those involved in market trading and church leadership.

The results confirm that while literacy participation is not universal, its value is widely recognized. These findings align with Mumba (2022), who observed that in peri-urban Lusaka, women’s participation in literacy programmes was closely linked to their motivation to improve self-sufficiency and income-generating potential.

Additionally, the study revealed that women with lower education levels — particularly those who never attended school or had only primary education — were more likely to join literacy classes than those who completed secondary school. Out of the 21 participants, 12 had only primary education, while 13 had completed secondary or part of it. This reflects the corrective role of adult literacy as a second-chance education system.

5.2.2 Influence of Adult Literacy on Income Generation and Financial Management

The second objective sought to examine how adult literacy influences women’s income generation, financial management, and entrepreneurial engagement.

Quantitative results show that 27 respondents (45%) reported starting a new income-generating activity after attending literacy programmes. These activities included tailoring, selling vegetables, opening small grocery shops, and poultry rearing. A further 24 respondents (40%) indicated that their income either slightly or significantly increased after attending literacy classes.

Regarding financial management, 12 respondents described themselves as “more confident” in handling money, while 6 respondents felt “much more confident.” Conversely, only 10 respondents reported being “less confident,” suggesting a general improvement in financial literacy and control over household finances.

One woman explained during an interview:

“Before the programme, I used to lose money because I couldn’t calculate properly. Now I write everything down, and I can budget and save from my business earnings.” (Interview, 2025)

Another respondent stated:

“I sell tomatoes at the market. The teacher taught us how to add and subtract when selling. I now understand profit and loss, and I can even keep records.” (FGD, 2025)

These findings suggest that adult literacy contributes to functional numeracy and business management skills, which are key elements of women’s economic empowerment. Similar results were found in UNESCO’s (2021) regional report on Sub-Saharan Africa, which indicated that women who gained literacy skills were more likely to participate in informal economic activities and manage their resources efficiently.

The findings thus confirm that literacy improves both economic agency and self-confidence. Through improved numeracy and record-keeping, women have greater capacity to monitor their income streams and engage in more structured financial decision-making.

5.2.3 Relationship Between Literacy Participation and Access to Economic Resources and Decision-Making

The third objective aimed to determine the relationship between participation in literacy programmes and women’s access to economic resources, decision-making power, and livelihood improvement.

The quantitative data revealed that women who participated in literacy classes were more likely to have bank accounts, mobile money accounts, or membership in savings groups. Specifically, 19 respondents (38%) agreed or strongly agreed that they had access to banking services, compared to 13 (26%) who disagreed and 8 (16%) who remained neutral.

Participation in literacy classes also influenced women’s confidence in participating in household decision-making. 20 respondents (40%) agreed or strongly agreed that their ability to make or influence household financial decisions had improved since

joining literacy classes. The rest were either neutral or disagreed, often citing traditional gender hierarchies as limiting factors.

One participant explained:

“In the past, my husband made all financial decisions. But after I started learning, he now listens when I suggest how to spend or save. He even trusts me with the bank card sometimes.” (Interview, 2025)

Another participant shared:

“When I learned how to calculate profits and write receipts, my confidence grew. My children even come to me for help with their homework.” (FGD, 2025)

These statements demonstrate that literacy enhances women’s self-worth, household authority, and community status. Knowledge of reading and arithmetic gives women tangible proof of capability, challenging the patriarchal norms that often confine them to domestic spheres.

This finding is consistent with Kabeer’s (1999) conceptualization of empowerment as a process that expands women’s ability to make strategic life choices. Moreover, UNESCO (2019) emphasizes that literacy is a critical enabler of gender equality and access to productive resources.

The study further found that literacy participants reported improved standards of living. Out of the respondents, 26 (52%) agreed or strongly agreed that their living standards had improved due to literacy-related activities, such as better financial management, participation in community savings groups, and enhanced communication in business transactions.

This reflects a clear positive correlation between adult literacy participation and women’s empowerment outcomes such as financial independence, household negotiation power, and community involvement.

5.2.4 Challenges Affecting the Effectiveness of Adult Literacy Programmes

The fourth objective focused on identifying the barriers that hinder the effectiveness of adult literacy programmes in promoting women’s economic empowerment.

The major challenges included:

1. Financial constraints (16 respondents; 27%)
2. Household responsibilities (13 respondents; 22%)
3. Cultural barriers (11 respondents; 18%)
4. Lack of time (10 respondents; 17%)

Qualitative data revealed that family support is a crucial determinant of attendance. Among the respondents, 19 reported neutral or unsupportive family attitudes, while only 17 experienced supportive or very supportive families.

As one participant stated:

“Sometimes my husband doesn’t want me to go to class, saying that education is for the young. But I know I need it to grow my business.” (Interview, 2025)

Another added:

“The biggest challenge is time. I have to cook, clean, and sell at the market. By the time I am free, classes are already over.” (FGD, 2025)

Institutional challenges also surfaced. Teachers expressed concern over inconsistent funding, lack of materials, and inadequate teaching spaces. These institutional weaknesses limit programme sustainability. Similar issues were highlighted in Chilufya and Mufwaya (2020), who observed that inadequate resources and lack of incentives for facilitators were among the most persistent challenges facing adult literacy in Zambia.

Thus, despite the positive impact on participants, the sustainability and reach of adult literacy programmes in George Compound remain constrained by structural, economic, and cultural barriers.

5.3 Conclusions

The findings of this study clearly demonstrate a significant relationship between adult literacy programmes and women’s economic empowerment in George Compound. Women who have participated in literacy programmes exhibit greater self-confidence, improved income-generating capacities, enhanced household decision-making power, and better control over financial resources compared to non-participants.

The study concludes that:

1. Adult literacy participation contributes positively to women's socio-economic empowerment. Women acquire not only reading and writing skills but also practical numeracy and business skills essential for managing income-generating ventures.
2. Literacy programmes foster independence and agency. The ability to read and manage finances allows women to challenge dependency dynamics within households and communities.
3. Economic empowerment is both a direct and indirect outcome of literacy. Directly, literacy improves income potential through business record-keeping and communication. Indirectly, it fosters confidence, bargaining power, and leadership capacity.
4. Structural and cultural constraints limit programme effectiveness. Financial limitations, household responsibilities, and community attitudes remain significant obstacles to participation.
5. A holistic approach is essential. Literacy alone is not sufficient; integration with entrepreneurship, financial education, and community support mechanisms amplifies impact.

In summary, adult literacy programmes in George Compound have a demonstrable impact on women's empowerment but require systemic reinforcement to reach full potential. Literacy serves as the foundation of empowerment, unlocking opportunities for women to participate effectively in both the household and the economy.

5.4 Recommendations

5.4.1 Policy-Level Recommendations

1. Integrate Literacy with National Empowerment Agendas: The Ministry of Education should strengthen collaboration with the Ministry of Community Development and Social Services to mainstream literacy within national empowerment strategies.
2. Enhance Funding for Adult Education: Allocate specific budget lines for community-based literacy programmes to ensure continuous operations and sustainability.

3. Local Government Engagement: Ward-level development committees should prioritize literacy as a community development goal and provide venues for adult classes.

5.4.2 Programmatic Recommendations

1. Combine Literacy with Financial and Business Training: Partner with NGOs and microfinance institutions to integrate financial literacy, entrepreneurship, and savings education into literacy curricula.
2. Promote Flexible Learning Schedules: Adult classes should be held during convenient hours, particularly evenings or weekends, to accommodate women's domestic responsibilities.
3. Enhance Learning Materials and Facilities: Provision of reading materials, chairs, lighting, and teaching aids will improve learning conditions and retention rates.

5.4.3 Socio-Cultural and Community Recommendations

1. Engage Men and Community Leaders: Conduct sensitization campaigns to challenge negative perceptions about women's education and promote spousal support.
2. Strengthen Peer Learning Groups: Encourage the formation of post-literacy associations where women can continue learning, share experiences, and access small business grants.
3. Address Cultural Barriers through Advocacy: Involve churches and local leaders in promoting literacy as a community development necessity rather than a personal indulgence.

5.4.4 Institutional Recommendations

1. Capacity Building for Facilitators: Introduce continuous professional development programmes and motivation incentives for literacy instructors.
2. Establish Monitoring and Evaluation Systems: Regular monitoring can help track learning outcomes, dropout rates, and the economic progress of participants.
3. Link Literacy with Digital Inclusion: Integrate basic ICT training to ensure women can use mobile money and online marketplaces for business expansion.

5.5 Implications for Policy and Practice

The study's findings have broad implications. For policymakers, it underscores that adult literacy should not be viewed solely as an educational concern but as an economic and gender equality issue. For practitioners, it reinforces the importance of tailoring literacy content to women's livelihood realities. Integrating literacy with entrepreneurial and digital skills can enhance resilience and foster inclusive growth.

5.6 Areas for Further Research

The study recommends further research in the following areas:

1. **Comparative Analysis:** Assess the differences in empowerment outcomes between urban and rural literacy participants.
2. **Longitudinal Impact Studies:** Track participants over time to measure lasting effects of literacy on income and autonomy.
3. **Men's Perceptions:** Explore how male attitudes towards women's literacy influence participation rates.
4. **Integration of Digital Literacy:** Examine how mobile and online learning can strengthen economic outcomes for women.

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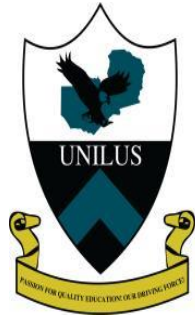
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AN INVESTIGATION OF THE RELATIONSHIP BETWEEN ADULT LITERACY
PROGRAMMES AND ECONOMIC EMPOWERMENT AMONG WOMEN IN
GEORGE COMPOUND OF LUSAKA DISTRICT

◆ 1. Semi-Structured Interview Guide for Women Who Participated in Adult Literacy
Programs (Group A)

Introduction

Good morning/afternoon. Thank you for agreeing to participate in this interview. I am conducting a study to understand how adult literacy programs have influenced the economic activities of women in George Compound. Your views and experiences are important to help us learn more about this subject. The interview is confidential, and you are free to stop at any point.

Section A: Background Information

1. Age:
2. Marital status:
3. Number of children:
4. Main source of income:
5. Duration of residence in George Compound:
6. Level of education before joining the adult literacy program:

Section B: Adult Literacy Participation

7. When did you join the adult literacy program?

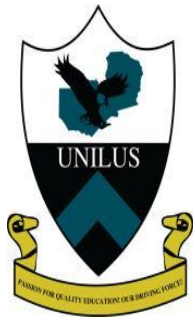
8. What motivated you to join the program?
9. What subjects or skills were you taught?
10. How would you describe your learning experience?
11. Did you complete the program?

Section C: Economic Empowerment

12. What type of income-generating activity are you currently involved in?
13. Were you doing this activity before joining the literacy program?
14. How has the literacy program helped you in your business or work?
15. Have you seen any improvement in your income or savings since participating?
16. Has your ability to make financial decisions changed?
17. Are you able to access financial services such as banks or savings groups now?
18. Have you faced any challenges in applying what you learned to your business?

Conclusion

Thank you for sharing your experiences. Your input is very valuable and will contribute to understanding the real impact of adult literacy programs in this community.



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◆ 2. Semi-Structured Interview Guide for Women Who Did Not Participate in Literacy Programs (Group B)

Introduction

Good morning/afternoon. Thank you for taking part in this interview. I am conducting a study to understand how women in George Compound who have not attended adult literacy programs engage in economic activities. Your input will help us understand your experiences and challenges. The interview is confidential and voluntary.

Let's begin:

Section A: Background Information

1. Age:
2. Marital status:
3. Number of children:
4. Duration of residence in George Compound:
5. Educational background:

6. Main source of income:

Section B: Economic Activities

7. What income-generating activity do you do?
8. How long have you been engaged in this activity?
9. How did you learn the skills needed for this activity?
10. How do you manage your business or income (e.g. keeping records, saving)?
11. Do you face any challenges in reading, writing, or basic calculations in your business?

Section C: Views on Literacy and Empowerment

12. Have you ever considered joining an adult literacy program? Why or why not?
13. Do you think literacy can help improve economic activities? Please explain.
14. What support do you think women like you need to improve your economic status?

Conclusion

Thank you for your time and insights. Your contribution will help in better understanding the situation of women who have not participated in adult literacy programs and what can be done to support them.



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AN INVESTIGATION OF THE RELATIONSHIP BETWEEN ADULT LITERACY PROGRAMMES AND ECONOMIC EMPOWERMENT AMONG WOMEN IN GEORGE COMPOUND OF LUSAKA DISTRICT

◆3. Key Informant Interview Guide (For Literacy Instructors & Community Development Officer)

Introduction

Good morning/afternoon. Thank you for agreeing to this interview. I am conducting a study to explore the role of adult literacy programs in promoting women's economic empowerment in George Compound. As a key stakeholder, your insights on the implementation and outcomes of these programs are very important. Your responses will remain confidential.

Let's proceed:

Section A: Background Information

1. Name (optional):
2. Position/Role:
3. Number of years working in George Compound:
4. Name of organization/centre:

Section B: Literacy Program Design & Delivery

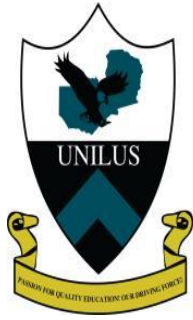
5. What type of adult literacy programs are available in George Compound?
6. What is the typical content/curriculum of these programs?
7. Who are the main beneficiaries of these programs?
8. What are the criteria for enrolment?

Section C: Program Impact on Economic Empowerment

9. Based on your experience, how have literacy programs impacted women's ability to generate income?
10. Have you observed improvements in financial management among participants?
11. What challenges do women face even after completing the program?
12. Are there linkages between literacy programs and economic empowerment programs (e.g. skills training, savings groups)?
13. What recommendations do you have to improve the impact of these programs on women's economic empowerment?

Conclusion

Thank you for your participation. Your professional perspective adds great value to this study and will help in understanding and improving literacy-based empowerment interventions.



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AN INVESTIGATION OF THE RELATIONSHIP BETWEEN ADULT LITERACY PROGRAMMES AND ECONOMIC EMPOWERMENT AMONG WOMEN IN GEORGE COMPOUND OF LUSAKA DISTRICT

Introduction

This study investigates the impact of adult literacy programs on women's economic empowerment in George Compound. Your participation is voluntary, and all responses will be kept confidential. The data collected will only be used for academic purposes. We value your honest input, as it will contribute to understanding how adult literacy programs can enhance women's financial independence and decision-making in their households.

SECTION A: Background Information

1. Age: _____

2. Marital Status:

Married

Single

Divorced

Widowed

3. Educational Level:

No formal education

- Some primary education
- Completed primary education
- Some secondary education
- Completed secondary education
- Some tertiary education
- Completed tertiary education

4. Have you ever participated in an adult literacy program?

- Yes
- No

If yes, please provide details:

a) Year(s) of Participation: _____

b) Duration of the Program: _____

c) What subjects were taught in the program?

- Reading
- Writing
- Numeracy
- Financial literacy
- Business skills
- Other (please specify): _____

5. Who organized the adult literacy program?

SECTION B: Economic Activities of Literacy Program Participants

(For respondents who answered Yes to question 4)

1. Are you currently involved in any income-generating activity?

Yes

No

If yes, please describe your activity:

2. How did literacy training help in starting or improving this activity?

Improved my ability to manage the business

Helped me with reading and understanding business documents

Enhanced my skills in financial management

Enabled me to communicate better with clients and suppliers

Other (please specify): _____

3. Are you able to keep basic financial records (e.g., expenses, income, savings)?

Yes

No

4. Have you joined any savings group, cooperative, or informal financial group since participating in the program?

Yes

No

5. Do you make financial decisions in your household?

Yes

No

If yes, how are these decisions made?

6. How has your economic situation changed since you participated in the literacy program?

My income has significantly increased

My income has somewhat increased

My income has stayed the same

My income has decreased

Other (please specify): _____

SECTION C: Economic Activities of Non-Participants

(For respondents who answered No to question 4)

1. Are you involved in any business or income-generating activities?

Yes

No

If yes, please describe your activity:

2. Do you experience challenges with reading, writing, or numeracy in your economic activities?

Yes

No

If yes, please specify the challenges you face:

3. Have you ever considered joining an adult literacy program?

Yes

No

If no, why not?

If yes, what factors influenced your decision to consider joining?

SECTION D: Comparison and Self-Reflection

1. How would you rate your economic status now compared to five years ago?

Significantly improved

Slightly improved

No change

Slightly declined

Significantly declined

2. Do you believe literacy (reading, writing, numeracy) affects a woman's ability to earn income?

Yes

No

3. Has your confidence in managing finances (e.g., budgeting, saving, spending) improved as a result of literacy training?

Yes

No

If yes, how?

4. Do you feel more empowered to make financial decisions in your household after participating in the literacy program?

Yes

No

5. In your opinion, what is the most significant benefit of adult literacy programs for women in George Compound?

6. What further support or improvements would you recommend for adult literacy programs to better empower women economically?

Conclusion

Thank you for your valuable participation. Your responses are vital for understanding the role of literacy in women's economic empowerment in George Compound. If you wish to receive a summary of the study's findings, please provide your contact information below (optional).