

**FUNCTIONAL LITERACY-RELATED CHALLENGES FACED BY WOMEN
ENTREPRENEURS IN LUSAKA**

BY

KASONDE AGATHA

**A dissertation submitted to university of Zambia in partial fulfillment for the requirements
of the award of master's degree in adult education**

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DECLARATION

I, **Kasonde Agatha**, do hereby declare that the work contained in this dissertation is my own work. The work of other persons quoted in this dissertation has been dully acknowledged.

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APPROVAL

This dissertation of Kasonde Agatha has been/not been approved as fulfilling the partial fulfillment of requirements for the award of Masters Degree in Education of Adult Education of the University of Zambia.

Examiner 1:	Signature:	Date:
.....

Examiner 2:	Signature:	Date:
.....

Examiner 3:	Signature:	Date:
.....

Chairperson/ Board of Examiners:	Signature:	Date:
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Supervisor:	Signature:	Date:
.....

DEDICATION

I would like to dedicate this research project to my husband Peter, who has been there for me and been an inspiration in my life. My children, Peter, Emmanuel, Christian and Gracious for the support and encouragement they gave me. Most of all, my Lord of Lords for giving me the grace to write this project.

ABSTRACT

The purpose of this study was to explore functional literacy related challenges faced by women entrepreneurs in Lusaka district. The objectives of the study were to: identify functional literacy programmes (FLPs) for women entrepreneurs available in Lusaka district; determine how women entrepreneurs participate in functional literacy programmes offered in Lusaka district; establish functional literacy-related challenges faced by women entrepreneurs in Lusaka district; and propose strategies that can address functional literacy related challenges faced by women entrepreneurs in Lusaka district. A descriptive research design was employed. A sample of 65 respondents was used comprising 50 women entrepreneurs and 15 officers from non-governmental organizations (NGOs). Interview guides and observation checklists were used for data collection. The study revealed that functional literacy programmes available in Lusaka district included skills development, educational literacy and awareness literacy. Other programmes included financial and accounting training as well as survival skills. It also revealed that participation of women in functional related programmes was low despite the NGOs respondents indicating a high participation of women entrepreneurs in their programmes. The study also indicted that challenges faced by women entrepreneurs included inadequate funding, lack of business information, low business returns, competition, poor record keeping, inadequate selling space, and lack of supportive materials. Proposed strategies aimed at addressing these challenges included creating favourable lending rates by banks, creation of market places and providing women empowerment programmes. The study recommended that: the government should increase the number of functional Literacy programmes to encourage more women to participate; NGOs should come up with better and efficient ways of reaching women and make their programmes attractive so as to encourage high participation; government should invest more in public infrastructure such as schools and markets to provide most women with literacy and better trading places; the government should consider creating a special revolving fund that can be accessed by women entrepreneurs to help with their capital needs.

Key words: *Functional literacy, Entrepreneurship, women.*

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ACRONYMS

AFFELP	Adult Female Functional Education Literacy Programme
CSO	Central Statistical Office
FLPs	Functional Literacy Programmes
ILO	International Labour Organisation
IYB	Improve Your Business
LSF	Labour Force Survey
MCDSS	Ministry of Community Development and Social Services
MOE	Ministry of Education
MSME	Medium and Small-Micro Enterprise
NFE	Non-Formal Education
NGO	Non-Governmental Organisation
SEDB	Small Enterprise Development Board
SME	Small Micro-Enterprise
SYB	Start Your Business
UNESCO	United Nation Education Scientific and Cultural Organisation
WEDAZ	Women Enterprise Development Association in Zambia
WSI	World Statistic Institute
YMCA	Young Men Christian Association
ZAFWIB	Zambia Federation of Association of Women in Business

DEFINITION OF TERMS

The following are the operational definitions of key terms:

Adult Literacy Rates:	The percentage of the population aged 15 years and above which cannot read and write.
Basic Literacy:	The ability to read, write and do simple arithmetic whether or not interpretation of what is read or written is there.
Functional Literacy:	Being able to apply one's skills and knowledge in order to function better in a given environment.
Illiteracy:	An individual's inability to read and write and lack of relevant skills and knowledge in order to function in that given environment.
Adult:	A person who attains the age of 16 and he/she obtains a National Registration Card.
Programme:	A planned and systematic literacy activity.
Challenges:	A difficult task that tests somebody's ability and skill.
Entrepreneur:	Somebody who makes money by starting or running a business.
Conscientisation:	A process of developing consciousness that is understood to have the power to transform reality.
Awareness:	To have a full realization and knowledge about the existence of functional literacy programmes in the community.

- Participation:** Involvement in the learning process of adult literacy programmes. In the learning context, participation is viewed as an act of taking part in learning process.
- Dialogue:** Communication between the learner and the facilitator.
- Programme:** A coordinated set of dynamic, result oriented and educational activities focused on a problem and aimed achieving the intended objectives.
- Functional literacy-related Challenges:** Inability to use reading, writing and calculation skills for an individual and community's development.

CHAPTER ONE: INTRODUCTION

1.1 Overview

This chapter provides the background to the study, statement of the problem, purpose of the study, research objectives of the study, research questions and significance of the study. It also provides the delimitation of the study, operational definitions of key terms and ethical considerations.

1.2 Background to the Study

Literacy is one of the major basic needs that has to be met in the world. Many scholars have stressed that literacy is fundamental to achieving progress and it is also found to be a building of a democratic society where people can participate consciously and critically in national decision making (Hope and Timmel, 1995). There is no single definition widely accepted to define literacy. In some countries for example, a person is considered literate if they can sign their names while other countries still consider high-school students as illiterate (Mutava, 2004). However, several definitions have been coined and they differ from author to another. Literacy is the ability of an individual to read and write in a way that is necessary for communication. It also includes individual development, technological knowhow, liberation, attitude transformation and arithmetic proficiency (Graff, 2008).

Freire (1972) defines literacy as a process of conscientisation which involves reading of the world rather than the mere reading of the word. This means that individuals being awake of the sources of oppression in their environment, be able to deal with the problem of domination and communication.

There are different types of literacy in society and these includes:

Initial Literacy which is a type of literacy that looks at the time or stage an individual learns or is expected to learn the basics or the process of acquiring basic skills in a particular field such as reading and writing in a particular language.

The other one is Survival Literacy. This is a type of literacy that involves teaching survival skills like income generating skills that empowers societies economically to be independent and self-sustaining. Applying other forms of literacy such as reading to survive.

Adult Literacy is also another a type of literacy that look at the type of education offered to the adults in order for them to adapt to their respective environments with survivalistic skills. It involves the teaching of income generating skills, civic education and other critical issues within their own environment by making use of the available resources. It involves understanding the way adults behave, how they learn and how to interact with them more effectively (Steiner, 1997).

Conventional Literacy is a type of literacy that deals with reading and writing skills of letters in a particular language. It involves issues such as knowing the alphabet, phonetics, phonology, morphology, syntax, semantics and pragmatics that govern the reading and writing skills in a conventional manner. McGee and Richgels (1996) described the use of conventional literacy in terms of the behavior manifested by readers, “Conventional readers and writers read and write in ways that most people in our literate society recognize as ‘really’ reading and writing. For example, they use a variety of reading strategies, know hundreds of sight words, read texts written in a variety of structures, are aware of audience, monitor their own performances as writers and readers, and spell conventionally.”

Critical literacy is another type of literacy that involves interpreting a piece more than mere piece of work such as determining what effect a writer is attempting to bring about in readers, why he or she is making that effort and just who those readers are. According to Freire (1970), Critical Literacy looks at the teaching of critical consciousness skills relating to an individual’s ability to perceive social, political, and economic oppression and to take action against the oppressive elements of society. The concept of critical consciousness (conscientization) was developed by Paulo Freire primarily in his books: *Pedagogy of the Oppressed* and *Education for Critical Consciousness*.

Literacy can either be basic or functional. Basic literacy is mainly concerned with reading, writing and arithmetic. Basic Literacy refer to a type of knowledge that is expected to be known by everyone in a particular field. In the world today, people expects everyone to know basics of

conventional literacy that is to know how to read and write. For example, everyone is expected to know how to read and write as a basic literacy skill. On the other hand functional literacy is a range of skills and competencies which are cognitive, affective and behavioral. These enable people to live and work as human, develop their potentials to make critical and informed decisions and function effectively in society within the context of their environment and that of the wider society. This is in order to improve the quality of their lives and that of Society (Giroux, 1980).

Functional literacy was first introduced by UNESCO (1969) though it has been highly popularized by Professor Harbans Bhola with his view of the approach as a tool for modernization leading to social and economic change. Since then a lot of deliberate effort has been channeled to fostering the availability of adult functional literacy programmes. Functional literacy is when a person has acquired the knowledge and skills in reading and writing which enable them to engage in the activities that will improve their well-being (Watkins, 1999).

The definition of functional literacy emanates from basic literacy. A practical definition of functionality of literacy is a person who was unable to do anything but after going through some education begins to do that which he or she was unable to do. It must be emphasized that literacy only becomes functional when changes are observed in an individual. Thus, functional literacy refers to the ability of individuals in utilizing literacy skills sufficiently to better one's life. This type of literacy embraces all works of literacy (UNESCO, 2005).

The functional literacy approach was initially defined for UNESCO by William. S. Gray as the training of adults to meet independently the reading and writing demands placed on them. Currently, the phrase describes those approaches to literacy which stresses the acquisition of appropriate verbal, cognitive and computational skill to accomplish practical ends in culturally specific settings (Gray, 1969).

At a global level, a number of scholars have discussed functional literacy Collins and O'Brien (2003) assert that functional literacy could be viewed as the literacy that sees the minimum needed skills to meet personal and social needs in general education. Taking into account oral competencies as well as reading and writing skills as important for ensuring that one benefits

from functional literacy programmes. A report by UNESCO (2011) on 'The Current Literacy Situation in the World' holds the view that functional literacy is the envisioned minimum requirements for fundamental education including domestic skills, knowledge of other cultures and an opportunity to develop personal attributes such as initiative and freedom. The report further reveals that despite the deeper, conceptual aspects of functional literacy, there is little that has been done in articulating it in official national or international definitions. The report also holds the view that international organizations have acknowledged broader understandings of functional literacy, which encompass 'conscientization,' literacy practices, lifelong learning, morality, and information and communication technology literacy.

Freire (1973) indicates that functional literacy is seen as a process by which illiterates achieve the quality of consciousness and awareness, which they may express through language and action. In line with this idea, the UNESCO (2011) report further indicates that functional literacy is a range of skills and competencies, cognitive, effective and behavioral, which enables individuals to live and work as human persons who can develop their potentials, make critical and informed decisions, and function effectively in society within the context of their environment and that the wider community. Another report by UNESCO (2013) indicates that the concept of functional literacy is understood as the level of skills needed to function fully in a society for development.

In Zambia, the basic literacy programme was first introduced as basic adult literacy in 1966, under the Ministry of Community Development and Social Services (MCDSS). In 1972, the programme was relaunched as the functional literacy education which is still taking place to date (MCDSS, 2003). Generally, more than 65% of the population of Zambia is illiterate and majority are women and children. This situation has been attributed to inefficiencies in the education system (MCDSS, 2003 and CSO, 2010). These indicators illustrate that most women do not have the basic competence to be successful entrepreneurs. An entrepreneur is an individual who creates a new business in the presence of risks and uncertainities for the sole purpose of making profit and achieving growth by identifying opportunities and combining the necessary resources to capitalize on them (Berger, 1991).

Entrepreneurship is defined as the process that involves the recognition, evaluation and exploitation of opportunities in order to introduce new goods or services, ways of organizing, markets, processes and raw materials through organizing efforts that previously had not existed (Shame and Venkataraman, 2000). Others define entrepreneurship as the process of designing launching and running a new business which is often initially a small business, offering a product process or service for sale or hire. It is also a process by which new products or service with value is created using time and effort and assuming financial risks those results to monetary, rewards, personal gratification and independence (Hisrich, 2005).

The important roles that entrepreneurship play are such as the stimulation of economic activity, job creation, poverty alleviation and uplifting of living standards, have been recognized not only internationally, but also in Africa (Van Vuuren and Groenewald, 2007). Over the past two decades, interest in entrepreneurship and particularly in emergence of new entrepreneurs and enterprises has grown in many countries. The interest is based on evidence demonstrating the contribution of entrepreneurship to economic growth and increased productivity. Entrepreneurship has been shown to help revitalize national identity make the innovation process more dynamic and create new jobs opportunity, liberate the creativity in individuals and increase the varieties of goods and services available to consumers (Audretsch and Thurinic, 2000).

Women are active participants in small and micro enterprises (SME) sector throughout the world, especially those running informal enterprises. However, research has shown that women entrepreneurs face particular social – cultural, educational and technical constraints to starting and growing their own enterprises (International Labour Organization, 2003).

The importance of micro and small enterprises (MSEs) and women’s participation in the sector has increased tremendously since the mid – 1980s. The sector has now become the main source of employment and income for the majority of people in developing countries including Zambia. Entrepreneurship in these sectors is widely seen by policy makers and donors as a means of economically empowering marginalized groups, including disadvantaged women such as single heads of household or women in rural areas (Hannan – Anderson, 1995).

A number of initiatives have been taken to increase start-up rates and performance levels of women – owned micro and small enterprises in Zambia. These initiatives have been taken by

government, international donors and non – government organization (NGOs), both local and international. However women entrepreneurs without the basic ability to understand simple reading material cannot absorb information for business purposes, nor can they easily comprehend general literature for functional use or pleasure, in order to ensure that they manage their enterprises better to result in improved and competitive enterprises (Rutashobya, 1995).

Absolutely, there is a strong relationship between entrepreneurship and functional literacy; a well-informed entrepreneur is more likely to make sound investment decisions and successfully run business. Moreover, Holfer, (1991) defines entrepreneurship as the process involving all functions, activities and actions associated with the perceiving of opportunities and the creation of organisation to pursue them. A person with functional literacy is more likely to have an open mind that opens her/him to business opportunities.

1.3 Statement of the Problem

The importance of developing functional literacy among women entrepreneurs has been recognized by governments, Non-Governmental Organizations (NGOs) and Civil Society Organizations (CSOs). Because of this, literacy levels in Zambia have been improving in the recent years and women entrepreneurs are also increasing with the passage of time (Mwansa, 2007). However, the challenges related to functional literacy related to women entrepreneurs also abound, though they are not clearly documented, hence the relevance of this study.

1.4 Purpose of the Study

The purpose of this study was to explore functional literacy related challenges faced by women entrepreneurs in Lusaka District.

1.5 Objectives of the Study

The objectives of the study were to:

1. identify functional literacy programmes for women entrepreneurs available in Lusaka district.

2. determine how women entrepreneurs participate in functional literacy programmes offered in Lusaka district.
3. establish functional literacy-related challenges faced by women entrepreneurs in Lusaka district.
4. propose strategies aimed at addressing functional literacy related challenges faced by women entrepreneurs in Lusaka district.

1.6 Research Questions

The study was guided by the following research questions:

1. What functional literacy programmes are available for women entrepreneurs in Lusaka district?
2. To what extent do women entrepreneurs participate in entrepreneurial functional literacy programmes offered in Lusaka district?
3. What entrepreneurial functional literacy related challenges do women entrepreneurs face in Lusaka district?
4. What strategies aimed at addressing entrepreneurial functional literacy-related challenges faced by women entrepreneurs in Lusaka district?

1.7 Significance of the Study

This study is significant in that it brings out some significant contributions and short-comings of the adult literacy programmes; suggest solutions to various functional literacy related challenges among women entrepreneurs in Zambia and is of relevance to the government of Zambia which is the main stakeholder through its relevant ministries and agencies. This information will therefore propose guidelines to the policy framework for entrepreneurship development in Zambia that can be used by organization, private sector, entrepreneurs and policy makers. Ultimately, societal, community and national development maybe better attained.

1.8 Delimitation

Delimitations are choices made by the researches which should be mentioned. They describe the boundaries that have been set for the study. This is the place to explain the things that one is not

doing and why he/she was chosen not to do them. They are simply the parameters that a researcher chooses to place on the study (Heppner and Heppner, 2004). The study focused on women entrepreneurs in Lusaka district and these comprised medium to small scale businesses run by women.

1.9 Theoretical Framework

This study uses the conscientisation theoretical framework approach introduced by Freire, (1970). The concept of conscientisation is defined as a process of developing consciousness, but consciousness that is understood to have the power to transform reality (Taylor, 1993). Freire was concerned with the use of traditional methods in teaching which perceived the teacher as having the monopoly of knowledge while the learners as tabula rasa (empty vessels to be filled with knowledge). In place of the method, Freire (1970) proposed a libertarian, dialogic, and problem posing education. This approach is sometimes called ‘psycho-social’ method of teaching illiterates. It involves teaching adults how to read and write in relation to the awakening of their consciousness about their social reality.

The basis of Freire’s method is that literacy education should be seen as a part of the process of revolutionary transformation of society. The method is linked to a total change in society. He hoped that his literacy method would make illiterate people lose their fatalistic, apathetic and naïve view of their reality as given and immutable (Sanders, 1968). He introduced this method in Brazil in 1960s in order to assist the Brazilians to address various social, economic and political problems.

Freire’s literacy method is founded on the notions of conscientization and dialogue. It involves teaching adults how to read and write in relation to the awakening of their consciousness about their social reality. Taylor (1993) explains that, conscientization is a process of developing consciousness, but consciousness that is understood to have the power to transform reality. Sanders (1968:12), further defines conscientization as:

An awakening of consciousness’, a change of mentality involving an accurate, realistic awareness of one’s locus in nature and society, the capacity to analyze critically its causes and consequences, comparing it with

other situations and possibilities and action of logical sort aimed at transformation psychologically it entails an awareness of one's dignity.

Conscientization, therefore, leads to people organizing themselves to take action so as to change their social realities. The concept of conscientization has attracted those who believe in humanistic implications for the participation of the masses and in the necessity of a rapid restructuring of society. It rests on value assumptions of equality of all people, their rights to knowledge and culture and criticize their situation and act upon it. It also implies having faith in the capacity of all people, including the illiterate, to engage in critical dialog. Freire felt that before teaching the illiterate adult to read, he or she should be helped to overcome his or her passive understanding and develop an increasing critical understanding of his or her reality. He proposed that such conscientization could be achieved through an active dialogical and critical pedagogy (Freire, 1970; 1972; 1994).

Dialogue is the means of achieving conscientization. Conscientization requires that an individual change his or her attitudes, perception or beliefs. In other words, individuals must not accept that social reality cannot be questioned and changed. (Taylor, 1993). Freire believed that once a person perceived and understood a challenge and recognized the possibilities of a response, that person will act and the nature of his or her action will correspond to the nature of his or her understanding. Hence, critical understanding of situations leads to critical action (Freire, 1970; 1972; 1974).

In contemporary Africa, illiteracy rates are very high in many countries, especially in the rural areas. For example, the estimated adult literacy rates for sub-Saharan Africa for the years 1995 and 2000 are 56.8 percent respectively (UNESCO, 1994). Illiterate people tend to be a pathetic and accept their reality or condition as God given and believe that they cannot do anything to change it (UNESCO, 1994).

Associated with the issue of illiteracy, is poverty which is widespread among many countries in Africa. These conditions or circumstances provide a context today which Freire's conscientization literacy could be applied in order to raise the critical awareness of the rural and urban illiterate people (UNESCO, 1994). The Freire literacy method seems to have the capacity to attract the participation of many illiterate people especially women. In literacy classes since content of

literacy learning will be related to their present social realities and therefore meaningful. To this extent it can be argued that the literacy method founded on the notions of conscientization and dialogue is relevant to women entrepreneurs. However, for the method to work in these contexts there would be need to train teams of coordinators or educators who should have a new attitude on how dialogue and critical study for conscientization should be elements of educational process.

Educative processes domesticate people where there exists a dominant culture of silence. In the culture people are taught to accept what is handed down to them by the ruling elite without questioning. Hence their understanding of their social reality is limited to what they are taught and told to accept and believe while education that liberates shatters the silence and makes people become aware of their condition and their democratic rights to participate in social change or transformation (Freire, 1970).

Freire (1974) states that in 1964, approximately four million school-age children lacked schools; there were sixteen million illiterates of fourteen years and older. Therefore, Freire and his colleagues decided to provide these illiterate people with an alternative education through the Adult Education Project of the Movement called Culture circles in which they used coordinators instead of teachers; dialogue instead of lectures; group participants instead of pupils; compact programmes that were “broken down” and codified into learning units instead of alienating syllabi. Therefore, Freire used the experience in the culture circles to develop a method of teaching literacy to adults based on his theory of conscientisation. He conducted experiments under the auspices of the service of culture Extension of University of Recife. The first experiments with the method began in 1962 involving 300 rural farm workers who were taught how to read and write in forty-five days. In 1964, 20,000 culture circles were planned to be set up (Sanders, 1968).

1.11 Summary

This chapter presented the background to the study, statement of the problem, purpose of the study, it brought to light the main objectives of the study, research question, significance of the study, the theoretical framework supporting the study and it concludes by defining the key definition of terms.

1.12 Organisation of the Dissertation

This dissertation has six chapters. Chapter one has highlighted the background of the study, statement of the problem, purpose of the study, research objectives and research questions, significance of the study, scope of the study, theoretical framework. Chapter two reviewed literature which informed this study. Chapter three presents description of methods applied in this study and ethical consideration. Chapter four presents the findings of this study. Chapter five presents discussion n of findings and finally chapter six presents conclusions and recommendations arising from this study.

CHAPTER TWO: LITERATURE REVIEW

2.1 Overview

This chapter presents the literature review of the study under the following themes: the concepts of functional literacy, functional literacy programmes available globally, functional literacy programmes available in Africa, functional literacy programmes available in Zambia, functional literacy rates, functional literacy related challenges in selected countries, effects of illiteracy and strategies aimed at mitigating functional literacy related challenges.

A literature review is an account of what has been published on a topic by accredited scholars and researchers. Its purpose assists in putting the research in context; helps identify knowledge gaps and help in assisting the development of the research problem. A literature review must be organized around and related directly to the research question one is developing, synthesize results in a summary of what is and is not, identify areas of controversy in the literature and formulate questions that need further research (Baglione, 2012).

2.2 The Concept of functional Literacy

The term functional literacy has been defined as the set tangible skills: reading and writing, which in the context of a globalizing world, means from simple process of acquiring basic cognitive skills to using these skills in ways that contribute to socio-economic development, to developing the capacity for social awareness and critical reflection as a basis for personal and social change (Education For All, 2006)

At first glance, literacy would seem to be a term that everyone understands. But at the same time, literacy as a concept has proved to be both complex and dynamic, continuing to be interpreted and defined in a multiplicity of ways. People's notions of what it means to be literate or illiterate one influenced by academic research, institutional agendas, national context, cultural values and personal theories of literacy have evolved from those focused solely on changes in individuals to more complex views encompassing the broader social contexts (the literate environment and the literate society) that encourage and enable literacy activities and practices to occur. As a result of these and other developments, understandings in the international policy community have

expanded too: from viewing literacy as a simple process of acquiring basic cognitive skills, to using these skills in ways that contribute to social economic development, to developing the capacity for social awareness and critical social change. This chapter traces the evolution of these different understandings of being (and becoming) literate and shows how variants of these ideas have been integrated into policy discourse. For most of its history in English, the word ‘literate meant to be familiar with literature or, more generally’, well educated, learned. Only since the late nineteenth century has it also come to refer to the abilities to read and write text while maintaining its broader meaning of being knowledgeable or educated in a particular field or fields (Allen, et al., 2008).

2.3 Functional Literacy Programmes available

A review of literature around the world, Africa and Zambia on functional literacy programmes (FLP) shows a number of findings. In Canada for instance, the Indo-Canadian Women’s Association (2012) carried out functional literacy activities whose objective was to provide students with English language skills to ensure smooth transition and settlement for newcomers and allowed them to seek employment, remain social and become active members in their communities. Conversational skills are enhanced in these courses with an emphasis on speaking, grammar and comprehension. Further, a friendly, supportive and non-judgmental atmosphere has been provided to allow students to strengthen their reading and writing skills. The main emphasis of this study is on the importance that communication has on the development of individuals especially when it comes to participating in economic development and other activities.

Deo (2012) reported that in India, a literacy programme was developed as part of the ongoing agricultural development and women’s empowerment work. It adopted a two – pronged strategy to develop women’s functional literacy skills: building agricultural capacity (seed, packet reading, understanding and use of measurements and weights and so on) and supporting empowerment initiatives so that women were better placed to take advantage of agricultural economic opportunities in the broader programme. Results showed improvements in their agricultural productivity and incomes. Women who participated in the literacy training adopted almost all the agricultural practices taught through the projects. Several also became head farmers teaching good agricultural practices to others.

In Africa, Mohamed (2015) set out to examine the issue of Literacy and Adult Education in Egypt. His paper discussed the prevailing status of literacy and adult education in Egypt and the policies undertaken by either the government or Non- government Organizations (NGOs) to provide programmes to educate adult learners. The paper established that the illiteracy problem remains one of the principal issues that limit the development and social transformation in Egypt. The paper concluded that there was need to explore alternative ways of improving quality and practice of literacy and adult education programmes under the rubric of lifelong learning. It argued that literacy and adult education programmes should help adult learners to improve their lives as individuals and as positive members in the community, especially after the Egyptian Revolution which called for “Aish, Horreya, AdalaEgtema'eya!” which means “Bread, freedom, social justice!”

This paper is relevant to this study because it gives an insight into how literacy programmes are run and progress in Egypt. It further gives the importance of a literate citizen. The literature, however, does not align itself to functional literacy. It further does not give much information on literacy programmes among women which this study sought to highlight.

In Ghana, the ministry of education highly appreciates the contribution that functional literacy plays in enhancing the reading and writing abilities especially on the daily lives, problems and needs. Functional literacy is therefore based on the learner’s problems, needs, interests and aspirations with the hope of finding solutions to them. Further, functional literacy enables learners to share information and new ideas. It also helps in the planning of activities within the learners’ localities. The benefits of functional literacy are wider and extend just beyond being able to read, write and solve problems. They encompass control and prevention of some diseases. Prevention of common diseases may help individuals attain quality and good health. Good health is common for normal functioning of individuals and hence ensuring productivity which raises the standard of living ultimately (Dorvo, 1992; Green 1997).

Another study in Ghana by Arko and Addison, (2015) found a positive relationship between participation in functional literacy classes and ability to read and a low positive relationship between taking part in functional literacy classes and ability to write. Further, the study found

positive relationship between participation in functional literacy classes and ability to do some numerical calculations.

Additionally, in June, 1999 Ghana started a project called the National Functional Literacy Programme. The National Functional Literacy Programme Project aimed to increase the number of Ghanaians adults (15-45 years), particularly women and rural poor, to acquire literacy and functional skills. There were seven project components. 1) Basic literacy and development activity programme was to teach basic literacy, numeracy, and functional skills in 15 Ghanaian languages and sought community participation in the running of classes. 2) An English pilot was conducted in response to strong demand for literacy training in English. The review confirmed the need to gradually increase to 500 classes by the end of a five-year period. 3) Literate environment would enhance the access of the literate to reading materials. 4) Monitoring, evaluation, and research programme would measure and promote both the quantity of the programme output and the quality of instruction. 5) Radio broadcasting would strengthen the existing capacity and quality of the non-formal education (NFE) radio component. 6) Management and institutional enhancement would develop a human resources development strategy and a strategic plan for a phased decentralization of NFE Division activities to regions and districts. 7) The last component was expected to tackle the core organization of NFED and its administrative costs (Ghana National Functional Literacy Programme Project, 2007).

The information on the above project is relevant to this study because it highlights shortfalls of other programmes conducted in other parts of the world. It has specifically targets among other groups, the women. However, this programme did not specifically target women entrepreneurs, hence the significance of the present study.

In Nigeria, and in Ishielu to be specific, adult literacy was made available for women and results indicate that it had a positive bearing on their lives (Akaraka-Mbah, 2015). However, the study also indicated that some aspects of family and community life of the rural women were not being positively impacted. Some of these aspects included the need for peace in the communities and family planning.

Bakirdjian, (2013) carried out a research in Liberia on the impact of adult functional literacy programmes on peoples livelihoods. The research found that women households are mainly dependent on their husband's income when it comes to financial matters. Further, the study established a reinforced role of women as traditional wives. However, the study also found a reduction in conflicts as well as an improvement in conflict resolution at the community level on most of the functional literacy participants.

In Zambia, the government made a decision in August, 1965 that functional literacy must be a part of all round development. The Department of Community Development, which is now transformed into the Ministry of Community Development and Social Services, launched a national-wide adult literacy programme which by 1966 had spread to nine towns and all the eight provinces. This programme was based on basic literacy which aimed at teaching three (3) Rs that is reading, writing and arithmetic. The main purpose was merely to teach three (3) Rs to adults. This however, suggests that the programme was only intended to equip learners with basic skills and it underrated the application part of the learnt skills (Mwanakatwe, 1974).

As a positive step in the right direction regarding the improvement of literacy levels in Zambia, especially among the adults, adult education is now a sub-sector in the Ministry of Education. It has its own allocation of budget and other planning unlike in the past when it was merely planned for under the Ministry of Education (MOE, 2008). This move is likely to enhance the smooth running of the adult education programme, and hence contribute to literacy levels.

2.4 Extent and Rates of Participation in Functional Literacy

According to UNESCO (2013), in the world today, there are about 1 billion non-literate adults. This 1 billion is approximately twenty six percent of the world's adult population. Women make up two-thirds of all non-literates. Ninety eight percent of all non-literates live in developing countries. In the least developed countries, the overall illiteracy rate is forty nine percent. Fifty two percent of all non-literates live in India and China. Africa as a continent has a literacy rate of less than sixty percent. In Sub-Saharan Africa since 1980, primary school enrollment has declined, going from fifty eight percent to fifty percent. In all developing countries, the

percentage of children aged six to eleven not attending school is fifteen percent. In the least developed countries, it is forty five percent.

The National Institute for Literacy and the Center for Education Statistics found that over 40 million adults in the United States are functionally illiterate. Many students enter kindergarten performing below their peers and remain behind as they move through the grades. There is a well-established correlation between prior knowledge and reading comprehension, which means that students who fall behind are less likely to ever catch up. The differences are quantifiable as early as age three, highlighting the importance of providing a strong foundation for reading from birth through age five (Little by Little, 2017).

A report by UNESCO found the global literacy rate for all people aged 15 and above is 86.3%. The global literacy rate for all males is 90.0% and the rate for all females is 82.7%. The rate varies throughout the world with developed nations having a rate of 99.2% (2013); Oceania having 71.3%; South and West Asia having 70.2% (2015) and sub-Saharan Africa at 64.0% (2015). Over 75% of the world's 781 million illiterate adults are found in South Asia, West Asia and sub-Saharan Africa and women represent almost two-thirds of all illiterate adults globally (UNESCO, 2015).

A study conducted by the World Statistics Institute (WSI) shows that over 27% of the world population are illiterate. Another study by the same institute shows that the speed at which illiteracy rate rises is 32%. These rates are relatively important, as illiteracy has negative effects on the society at large.

Meanwhile in Zambia, a report by the Ministry of Education 2008, shows a slight increase in adult literacy. The report indicates a slightly increase of literacy from 66.0 percent to 67.2 percent in a ten years period, between 1990 and 2000. The proportion of female adults who were literate increased by 2 percent from 56.3 to 58.3 percent while the male rate marginally increased by less than 1 percent from 76.2 to 76.6 percent (MOE, 2008)

The overall national literacy rates in Zambia has remained low. According to Demographic and Health Survey (DHS) conducted by Central Statistics Office (2015), it was found that Zambia's literacy rate stood at 63.4 percent, with illiteracy much more pronounced in females than males.

In order to combat the high illiteracy rates, the government has implemented a nationwide Primary Reading Programme and has supported extensive training for teachers at the primary level. However, there continues to be a severe lack of access to supplementary reading materials in most government schools, and very few have libraries. The only reading materials that are available are workbooks associated with the government curriculum or donated books that are often out dated.

The above findings are relevant to the study because they provide the picture of illiteracy in Zambia. The assumption is that since there is a high rate of literacy in the world and in Zambia, there should be low awareness resulting from high illiteracy. However, there is little information provided on the awareness levels of people or women around the world that are alive to the various functional literacy programmes being provided.

Women are active participants in the small and micro enterprises (SME) sector throughout the world especially those running informal enterprises. In Zambia during the colonial period women did not organize themselves very much. Projects for women were at the initiative of the mining companies, set up by the United Missions on the Copperbelt (Kitwe). These courses, emphasis on domestic sciences and alphabetization on the one hand strengthened the process of “housewifisation”. On the other hand, they gave women a chance to develop leadership qualities. However, did not organize themselves to improve the economic and psychological dependency on men. Until now, development for women in Zambia is fragmented into many small-scale projects catering to women’s perceived needs, such as skills training and income generation (Parpart, 1983).

According to Ministry of Commerce, Trade and Industry (2006), women entrepreneurs participate in organizations such as Zambia Women Entrepreneurs Development Association in Zambia (WEDAZ), whose main aim is to stimulate the economic empowerment of women and youth in Zambia through skills and business management and the provision of funding and marketing support to micro entrepreneurs. It achieves this aim by providing entrepreneurship and skills training to members, providing credit to individual members and women’s groups for income generation activities; promoting the development of women entrepreneurs by providing a networking forum and providing support to community social groups on women’s rights.

The other organization which focuses on women entrepreneur is Zambia Federation of Association of Women in Business (ZAFWIB), which was founded in 1990 with the overall purpose of empowering women economically. It provides small loans for micro-entrepreneurs and training in small business development. Its aims are to promote more and better business for its members, represent the views, interests and concerns of women in business, bring together various associations and branches of women in business and create new opportunities for Zambian women to prosper and grow in developing their own enterprises. Small Enterprises Development Board (SEDB), also formulates, coordinates and implements policies and programmes for promoting and developing micro and provides marketing support services to Micro and small enterprises and develops, entrepreneurship in Zambia.

2.5 Functional literacy-related challenges in selected countries

Today, the number of women-owned firms in the United States has grown dramatically in recent years and yet they are fewer in number than firms owned by men. They are smaller and they employ fewer people. Studies have shown that five factors namely education, experience, social capital, financial capital and confidence are to be considered in order to understand the gap between male and female owned firms. There is need to look at education, experience social capital, financial capital and confidence. For instance, although women have made enormous studies in education in recent years such as surpassing men in the number of degrees granted, they are still under presented in fields like engineering and computer science, which are the foundations for so much entrepreneurial activity. Similarly, while women have held more and more roles in corporations, they have been less represented in the kinds of positions that involve senior level strategic planning and priority setting. Women tend not to have the kinds of robust networks that are so essential to entrepreneurial success (Coleman and Robb, 2002).

The United States Census Bureau (2012) estimated that there were 9.9 million women – owned firms in the United States represented 36% of all firms, a year earlier. In fact, the number of women – owned firms grew by 27% from 27% 2007 to 2012 compared with a growth rate of 2% for firms overall. These numbers suggest that a growing number of women are choosing entrepreneurship as a career path and as a means for putting their talents creativity and initiative to work.

In spite of these impressive statistics, women owned firms are still in the minority and there are roughly two male entrepreneurs for every women entrepreneur in the United States. Many fear the debt associated with their start up. They may not even have resources available to make educated decisions about properly raised capital or may even have been discouraged by family and friends.

A second challenge may be women entrepreneurs' lack of knowledge in information technology and business skills as well as education which is one kind of human capital that helps an entrepreneur build her skills and abilities while also preparing her for various tasks or careers. Along with education, previous experience is the other major type of human capital and it serves as a major building block for entrepreneurial firms like human capital social capital in the form of network and key contacts is an essential resource for women entrepreneurs and the groups or organizations you are a part of. The importance of social capital lies in the fact it serves as a means of helping entrepreneurs secure the resources they need to launch and grow their firms. Another major challenge that many women entrepreneurs face is the traditional roles society may still have on women. Entrepreneurship is still a male dominated field. The United Census Bureau predicts that by the year 2025, the percentage of women entrepreneurship will increase to over 55% (Coleman and Robb, 2002).

Another country worth looking at is Bangladesh which is still a developing country but rich in human resource. In Bangladesh, women constitute slightly less than half of the population. The majority of them are underprivileged, under nourished, illiterate and poor. According to the 2010 labor force survey (LFS), the labor force of Bangladesh was estimated at 54.1 million, more than 16 million being women. There are not enough employment opportunities for women. There are not enough employment opportunities for women. As a matter of fact, women entrepreneurs or women in business is a very recent phenomenon in Bangladesh (Hatcher et al., 2007).

Women entrepreneurs face peculiar challenges in an attempt to achieve success and women in less developed countries face much more barriers to formal economic participation than those in developed countries. They face unique obstacles in starting and growing their firms such as lack of skills or training, limited access to capital or credit, lack of savings and social networks and limited choice of industry (Akanji et al., 2006).

Another key struggle for women business owners is related to balancing family issues. Work-family conflict results from inter-role conflict caused by incompatible or conflicting pressures from work and family domains, including job-family role strain, work-family interference, and work-non work role conflict. Unequal access to education restricts women from acquiring even functional levels of literacy required to learn skills. In terms of skill development, women are impacted by their lack of mobility, low literacy levels and prejudiced attitudes towards women (Kumari et al., 2010).

A primary and continuing obstacle faced by women appears to be difficulty in securing capital finding for new business ventures. Financial conditions for women business owners were less favorable than for men: women more often had to pay higher interest rates, find more collateral and provide a spouse's co-signature (Riding and Swift, 1990).

In Kenya, women owned business account for over 48% of all small and medium enterprises. There are three profiles of women entrepreneurs operating small and medium enterprises in Kenya namely; Jua Kali micro enterprises, very small micro enterprises and small scale enterprises. These are differentiated by their demographic profiles, needs, access to resources and growth orientation. The bulk of women entrepreneurs in Kenya operate enterprises associated with traditional women's roles such as hair styling, restaurants, hotels, retail and wholesale outlets (Aspaas, 1991).

Women entrepreneurship has received growing attention in recent years, both at the academic and policy level. Their contribution to the economy is noted to be higher than that of men in entrepreneurial activities. The role of women in creating, running and growing businesses is recognized as fundamental for growth and tend to face disproportionately larger obstacles in accessing credit training networks and information in addition to barriers in the legal and policy framework and as a result may not achieve the same level of performance as their male counterparts. Many business women cannot access commercial credit, an essential driver of business success. As a result women owned businesses are disproportionately micro, small or medium enterprises that may not mature to their full potential (Miniti, 2010).

Lack of awareness about financial assistance in the form of loans and schemes by the institution in the financial sector, hinders the sincere effort towards women entrepreneurs from reaching those in rural and backward areas. Poor understanding of financial terminologies and lack of understanding of credit processes and the role of credit bureaus places women at a disadvantage. Despite the available resources, from private and public development finance institutions, few women know about them, their products and how to access them. Even when they have access to information on the financial services and market opportunities available to them, women may be less equipped to process it. Their lower levels of literacy and lack of exposure to other languages, especially relative to male family members, hampers women's ability to benefit directly from information that is provided in writing or in languages other than those they speak at home (Ngimwa et al., 1997).

Women entrepreneurs in Kenya are also operated under low levels of technology which is not appropriate for their entrepreneurial operations. Research shows that majority of women entrepreneurs in Kenya who are located around Nairobi come from disadvantaged social backgrounds and are not well informed about business operations hence fail to take opportunities (Mahinda, 1993).

Socially accepted norms of behavior and the roles women play in their families can have intense effects on the type of economic activities in which women can be involved, the technologies available to them, the people and agencies with whom they can interact, the places they can visit, the time they have available and control they can employ over their own capital. African culture still places women in the kitchen together with taking care of the children. Women have also been victims of gender violence domestically, emotionally and psychologically and have rarely inherited land and other property in their rights. This has made it worse for women to participate fully in entrepreneurship due to the fear (ILO, 2008).

Women play a key role in the private sector and micro, small and medium enterprises (MSME) in Tanzania. The proportion of women owned enterprises (WOES) is reported to have increased from 35 percent in early 1990s to 54.3 percent in 2012. This amounted to 1.716 million WOES, over 99 percent of which are micro enterprises with fewer than five employees and almost three quarters have only one employee (NISS, 1991).

The majority of women in Tanzania entrepreneurs is aged 25 and 40 years, and has low level of education. On the one hand, these women entrepreneurs are a potential motor for the economy to generate jobs and reduce poverty. However, multiple obstacles continue to impede their capacity to start and grow business in sectors that generate quality jobs. Although many women have an untapped potential for entrepreneurial development, they are often impeded by a lack of the necessary capacities, skills and resources. They face more disadvantages than men due to legal impediments; cultural attitudes, less mobility and their business tend to be younger and smaller than men's. Gender related impediments also include challenges in claiming rights to property and assets which could be pledged as collateral for loans and inequality in inheritance rights (Jagero and Kushoka, 2011).

Most women owned enterprises (WOEs) in Tanzania are concentrated on informal, micro, low growth, and low profit activities, where entry barriers are low but price completion is intense. These include trade, food vending, tailoring, batik making, beauty salons, decorations, local brewing, catering, pottery, food processing and charcoal selling. Most WOE's sell their products in the local market, with only small percentages selling regionally or internationally (Jagero and Kushoka, 2011).

Other challenges are laws and regulations affecting businesses (including licensing procedures) which are designed for relatively large projects and are therefore difficult for MSMEs and WOE's to comply with. Corruption and bureaucracy make matters worse, especially for women, who are more vulnerable to pressure from corrupt official. Some women mentioned that they are being sexually harassed by different government officials (tax and municipal officials) when these officials find their business has some problems. These challenges happen because most women are not aware of their rights and do not know who to go for help when such problems occur (Olomi and Mori, 2013).

The government of Tanzania has expressed commitment to support women's entrepreneurship through a number of policy pronouncements as well as specific support programmes. However, women entrepreneurs continue to face a challenging environment that contributes to stifling the growth of their enterprises (Jagero and Kushoka, 2011).

A key barrier is the cultural environment that makes it more difficult for women to start and run enterprises due to their traditional reproductive roles and power relations. Women divide their time between their traditional family and community. Roles and running the business and therefore they have less time to spend than men on their business (Nchimbi, 2003).

The above literature is relevant to this study because it gives an insight of how women entrepreneurs face literacy related challenges in different countries.

In Zambia, the focus of this study, challenges regarding the enhancement of adult functional related programmes also exist. Key among these challenges is the lack of financing. Without funding, it is not possible to run such developmental programmes regardless of the willingness of the participants or the presence of a political will on such programmes. The Ministry of Education mentions financing of Adult learning and education had a major challenge limiting the growth and development of literacy in Zambia (MOE, 2008). The low financial outlay has been responsible for lack of knowledge and diversified instructional materials, lack of infrastructure and library resources to promote learning in the Ministry of Community Development and Social Services (ibid).

2.6 Effects of Illiteracy

Illiteracy has a number of effects on individuals and the community. Victor (2016) presents seven effects of illiteracy. The first effect is that illiteracy hinders economic and social progress: Illiteracy greatly inhibits the economic and social progress of an individual as well as that of the country. Education gives one the power to seek opportunities and pursue them. People who have gone to school or are well educated have the expertise and intelligence to make good investment decisions and drive the growth agenda of a nation. Illiteracy, therefore, hinders the development of the country.

The second effect is illiteracy which leads to poverty. Education equips one with the right skills and expertise for gainful employment. A person who has not gone to school and is unable to read and write may experience a hard time in finding a job especially in a world where the corporate environment is increasingly in demand for employees who are well-trained and can cope with an

industry driven by technology. Without a reasonable source of income, taking care of the dependent family members may prove to be difficult.

The third effect is child marriage: This is also a problem that may come about due to illiteracy. Parents may fail to recognize the benefits of taking children to school to learn how to read and write. Instead, the girl child may be forced into early marriage. It may also be a means of raising money through dowry payments to support the rest of the family members. In a way, the girl child is viewed as a property in some cultures. They can be traded to help the family make ends meet. The practice is especially rampant in areas where a lot of people have not gone to school.

The fourth effect is difficult life. An illiterate person can lead a difficult life in so many ways. The inability to find gainful employment can subject one to a life of poverty with poor living conditions. There can be a lack of basic necessities such as good shelter, clothing and decent meals. Illiteracy can also make one a societal misfit more so in areas where many people have gone to school and have the ability to read and write. Such a person can be the center of ridicule and suffer from stress and low self-esteem. Without the ability to read and write, it can be hard to read instructions which in some cases may have dire consequences. They say ignorance is bliss but that is not true when a person's life is on the line.

The fifth effect is social crime. Through education, a person can cultivate some civic sense and develop behavior patterns that are socially acceptable. Illiterate people may engage in unlawful acts in the society due to lack of employment or simply as a result of being uncultured. In countries where the number of those who have not gone to school is high, social crime levels also tend to be high.

The sixth effect is underpayment, underemployment, and unemployment. We live in a world where the job market favors people who are properly educated with useful skills to drive company growth. Many illiterate people are thus underpaid, underemployed or unemployed. They are unable to earn income and in many cases perform a lot of duties with little pay.

The seventh one is the intergenerational illiteracy. The issue of illiteracy can cut across generations within a family. It can become cyclic in such a way that even the third or fourth generation family members suffer the same fate. Intergenerational Illiteracy mainly comes about

because education is given little to no value in the family setup. The children that come along will thus see illiteracy as the norm and not make any effort to learn how to read and write.

Victor (2016) proposes a number of solutions to reducing illiteracy levels. The first solution is provision of free education in schools, colleges, and universities by the government can play a major role in reducing the level of illiteracy in a country by getting more people to school. Since some people fail to attend school due to lack of money to pay for the fees, offering free education can increase the number of people attending school and subsequently reduce illiteracy levels within a society.

The second is creating awareness about the importance of education can help people understand why they need to go to school. Non-governmental organizations, government agencies, and other concerned parties should put in place deliberate measures to create awareness in the society and reduce the number of people who are unable to read and write.

The third one is offering grants, subsidies, and scholarships can reduce the financial burden that parents and students bear in paying for education. It would make it possible for students to learn without interrupting their education due to lack of school fees. Parents would also channel the money that would have been used to pay for school fees towards other income generating projects. The cost of financing education can prove to be too high especially for those who live in poverty.

The fourth is late night classes. Working people can opt for late night classes. In this way, they can learn even as they earn income through their daytime jobs. Free books: The government and different foundations can offer free books in schools to encourage students to develop a reading culture. Offering free books can also reduce the financial burden placed on parents in the provision of textbooks.

The fifth solution is digitization. Since we live in the age of technology and information, creating digital platforms for reading and learning can help reduce illiteracy in the society. It can also help take care of the challenge of shortage of education facilities. Digital libraries can provide a good platform for those who live far away from urban centers to expand their knowledge base and become more informed.

The sixth one is lower educational cost. Even though education has its rewards, it is very costly to finance. Many graduates usually leave school with huge debts in the form of student loans. It makes saving and investing difficult. The cost of university education has been a key political and social issue in many nations. By lowering the cost of education, the government can make it easier for people to study up to the highest level possible

Caihuu (2012) also wrote on the effects of illiteracy, the first of which he said was that it makes the country develop slowly. A large sum of money in funds of the nation have to support jobless people instead of investing in science or modern technology. He explains that the illiterate have to live on the social welfare scheme. As a result of illiteracy, people find it so difficult to have a job without the ability of reading or understanding simple documents. Therefore, the illiterates become a burden of society causes to make the nation poorer.

Another effect of illiteracy, according to Caihuu (2012), is that it increases crime. The illiterate who cannot read any books or documents may not understand some written regulations in their society, laws may be meaningless to them. This makes them become unconsciously criminals. For example, they do not know that they disturb the peace or fight with others is to break laws. Another example, my neighborhood, who is illiterate, is abetted to sell forbidden goods. He does not think that it is as serious as it is. As a consequence, he had to spend 5 years in prison. In conclusion, the illiterates are dependents on the limited benefit system of the nation. Moreover, it also creates many problems in social security system.

Sumbwa (2013) conducted a research whose purpose was to establish factors leading to low levels of participation in adult literacy programmes among men in Namwala District. The study established that both basic and functional literacy were being offered and that men were to be engaged in the programmes so that they could, among other things, be able to read and write and also improve their farming and livestock management skills. The study further revealed that some men chose not to take part in the adult literacy programmes because they felt shy. They felt they were too old for any learning and that the programmes were a waste of time. The study recommended that the government should put up infrastructure specifically for adult literacy programmes and that providers of adult literacy programmes should embark on sensitization activities of adult literacy programmes.

Sumbwa's study is important and relevant to this topic as it shows the importance of functional literacy programmes especially in the development of skills that enhance productivity. However, her study did not focus on women entrepreneurs, hence the relevance of this study.

2.7 Strategies Aimed at Mitigating Functional Literacy Related Challenges

Adepoju (2012) is of the view that illiteracy is not natural, neither is it inherent. He asserts that it can be cured, reduced and eradicated by universalizing primary and secondary school education at a no cost. He explains that literacy can be achieved by both private and governmental institutions teaming up together to provide support, policies and finances. Russia and China are perfect epitome of countries who connected together to say NO to illiteracy. The individual, society and government have responsibility in solving the problem of illiteracy. The utmost responsibility lies with the parents who are the first instance impact to their kids.

Caihuu (2012) states that the government should put up measures to help reduce the number of people who cannot read and write. Countries will be richer and people will be happier if there is reduction in illiteracy rates.

2.8 Personal Critique of functional literacy-related challenges faced by women entrepreneurs

Overall, entrepreneurship is still a male dominated field and it may be difficult to surpass these conventional views. According to ILO (2008), in Zambia, male entrepreneurs consists 55% while female entrepreneurs consist 51%. This occurs with greater magnitude in particular economies. The growth issue is particularly important in high income countries where women are increasingly entering into technology based business ventures. As compared to males, females owned firms show that businesses headed by women tend to be smaller and grow more slowly than those headed by men.

African women entrepreneurs face many problems in that they put more emphasis on their motherly role and family responsibility rather than venturing for a career or entrepreneurship. The literature review as shown that past studies on literacy are primarily focused on understanding and addressing literacy challenges as a result of lack of deliberate policy to

address functional literacy challenges and lack of curriculum on training of women in functional literacy skills. Limited progress has been made on enhancing literacy programmes especially among women whose areas are somewhat marginalized. However, what is missing from the past studies is a comprehensive and structured approach which can embrace Paulo Freire's method of conscientisation in managing functional literacy challenges faced by women entrepreneurs.

2.9 Summary

This chapter looked at the literature review carried out by other authors around the globe. It looked at literature on: FLPs across the globe, Africa and Zambia, the extent of women participation in FLPs, challenges faced by women entrepreneurs in accessing FLPs and the proposed suggestions to overcome. The chapter concludes by giving a personal critique.

CHAPTER THREE: METHODOLOGY

3.1 Overview

This chapter discusses the research methodology that was used by the study. It describes the research design, target population, sample size, sampling method, instruments of data collection, data analysis and ethical considerations.

Research methodology is a term that basically means the science of how research is done scientifically. It is a way to systematically and logically solve a problem, helps understand the process not just the product of research and analyzes methods in addition to the information obtained. It implies more than simply the methods one intends to collect data. It is often necessary to include a consideration of the concept and theories which underlie the methods (Creswell, 2009).

3.2 Research Design

A Research design is a plan of any scientific research from the first step to the last step. It is a blueprint for conducting a study with the maximum control over factors that may interfere with the validity of the findings (Burns and Grove, 2003). This study employed a descriptive research design. Descriptive research design is a method of collecting information by interviewing or administering a questionnaire to a sample of individuals. A descriptive design is designed to provide a picture of a situation as it naturally happens (Orodho, 2003).

3.3 Population

Parahoo (1997) defines population as the total number of units from which data can be collected, such as individuals, artifacts, events or organizations. Burns and Grove (2003) describe the population as all the elements that meet the criteria for inclusions in a study. The target population for this study was the women entrepreneurs with medium to small scale registered businesses in Lusaka district which estimated at 300 women and officers from non-governmental organizations.

3.4 Sample

The process of selecting a sample is called sampling. The purpose of sampling is to secure a representative group which will enable the researcher to give information about a population (Mugenda, 2003). Polit et al. (1993) define a sample as a proportion of a population. They explain that it is important, before sampling, that the universe population from which the sample is drawn is well defined and has similar characteristics considering that the findings from the sample will be generalized to the entire universe. The benefits of sampling include reduced costs, greater speed, greater scope, greater accuracy and organizational convenience and suitable in limited resources. The sample for this study consisted of 50 women entrepreneurs from five selected markets and trade areas in Lusaka district of which 10 from each were randomly selected and 15 officers from non-governmental organizations, bringing the total to 65.

3.5 Sampling Technique

Sampling techniques are methods of arriving at the sample size. There are two types of sampling techniques namely probability sampling and non-probability sampling. The key component behind all probability sampling approaches is randomization, or random selection. In probability sampling people, places or things are randomly selected. Each unit in the population has an equal chance of being selected. This sampling gives every member of the population equal chances of being included in the study. Probability sampling enables the researcher to generalize to the larger population and make inferences. Examples of probability sampling include; simple random, systematic random sampling, stratified sampling and cluster sampling (Kombo and Tromp, 2009).

In non-probability sampling, the focus is on in depth information and not making indifference or generalizations. This applies to qualitative studies which require in depth understanding of the subjects. Examples of non-probability sampling include Quota sampling, convenience sampling and purposive sampling (Mugenda, 2003).

Purposive sampling was used to select all respondents in this study. Parahoo (1997) describes purposive sampling as a method of sampling where the researcher deliberately chooses who to include in the study based on their ability to provide necessary data. In this sample method, the

researcher purposively targets a group of people believed to be reliable for the study. The rationale for choosing this approach was that the researcher was seeking knowledge about functional literacy related challenges faced by women entrepreneurs which the participants provided by virtue of their experience.

3.6 Data Collection Instruments

Instruments of data collection are fact finding strategies. They are the tools for data collection. They include questionnaire, interview and observation check lists. The validity and reliability of any research project depends to a large extent on the appropriateness of the instruments. Whatever procedure one uses to collect data, it must be critically examined to check the extent to which is likely to give expected results (Edwards, 1994). This study used semi-structured interviews guides to collect data from women entrepreneurs and unstructured interview guides to collect data from officers from non-governmental organizations. Observations checklists were also used to collect supplementary data.

3.6.1 Unstructured Interview guide

Interviews are primarily done in qualitative research and occur when researchers ask one or more participant general, open – ended questions and record their answers. Often audiotapes are utilized to allow for more consistent transcription. Interviews are questions asked orally particularly useful for uncovering the story behind a participant’s experiences and pursuing in-depth information around a topic. In unstructured interviews the researcher asked open ended questions during interviews in hopes of obtaining impartial answers. There is minimal control over the order in which topics are covered and over respondents. Open ended questions give participants more options for responding (Creswell, 2012).

Advantages of unstructured interviews are that they are flexible in that they allow respondents to freely respond to an issue. The respondents feel part of the team since no rigidly is displayed and also the answers given are more reliable since it is a free response in a relaxed atmosphere situation. The disadvantages of unstructured interviews are that they are time consuming, since not systematic as a respondent can dwell on one issue. They are not issues in a haphazard way. Since there is no set format for conducting these interviews, irrelevancies can be displayed by the

respondent, and if the researcher is not careful, it can get out of control (Kombo and Tromp, 2011).

3.6.2 Semi-Structured Interviews

Semi – structured interviews are in-depth interviews (often called a conversation with a purpose). They plough a path between the two other types of interview – structured and unstructured. Basically, the interviewer knows the areas he or she wants to cover with the interviewee but allows the interviewee the options to take different paths and explore different thoughts, feeling and so on the interviewer. The interviewer, however, can then bring the interviewee back to the subject under discussion by the means of prompt questions, before allowing the interviewee to explore the particular aspect of the research problem and so on. It is very much a two way dialogue. It will involve many open ended questions, although they may also contain some closed questions that is yes – No answers (Bell and Waters, 2014).

The advantages of semi – structured interviews are that they are flexible because they consist of both open and closed – ended questions. In depth information is gathered by closed ended questions and by using both the open and closed – ended approach, the researcher gets a complete and detailed understanding of the issue under research. The disadvantages of semi – structured interviews are that they can be time consuming due to the open-ended questions. The respondent may be cautions of the answers given in close ended questions (Kombo and Tromp, 2011).

3.6.3 Observation Checklist

Kay Burke (1994) describes an observation checklist as a strategy to monitor specific skills, behaviors, or dispositions of individual students or all the students in the class. She suggests that teachers use observation checklists on specific behaviors, thinking, social skills, writing skills, speaking skills and so on. When designing an observation checklist, the teacher must determine the kind of behavior(s) or skills he/she is hoping to observe. Some observation checklist may be devoted primarily to the application of the writing process while others may focus on higher order thinking skills or on the use of spoken or written language within classroom. Checklists can be used with the whole class, with groups, or with individuals and are most effective when

the students are aware, from the onset, of the checklists provide the individuals, the groups or the class with guidelines for self-monitoring.

3.7 Data Analysis

Data analysis is the process of evaluating data using analytical and logical reasoning to examine each component of the data provided. This form of analysis is just one of the steps that must be completed when conducting a research experiment. Data from various sources is gathered, reviewed, and then analyzed to form some sort of finding or conclusion. There are a variety of specific data analysis method, some of which include data mining, text analytics, business intelligence, and data visualizations. It is also an activity whose main purpose is to let the collected data ‘speak for itself’, in other words it gives meaning to the raw data (Judd and McClelland, 1989).

In this study, the qualitative data obtained was summarized in a way that made it easy to interpret and understand. It was analyzed by categorizing the data into common themes. Themes refer to topics or major subjects that come up discussions (Kombo and Tromp, 2011)

3.8 Data Quality

The quality of data was enhanced through the process of triangulations which is the process of using different sources and methods for data collection and analysis. Combining different sources and methods (mixed method) help to cross – check data and reduce bias to better ensure the data is valid, reliable and complete. The process also tends to credibility if any of the resulting information is questioned (Sanders, 1968).

In this study, there was triangulation of sources which entailed collecting data from several respondents. These were women entrepreneurs from selected markets in Lusaka district and officers from NGOs. There was also triangulation of methods, which entailed the use of various methods of data collection which included unstructured interview guides, semi-structured interview guides and observation checklists.

3.9 Ethical Considerations

Ethics are a set of moral principles which are suggested by an individual or groups. are subsequently widely accepted, and which offers rules and behavioral expectations about the most correct conduct towards experimental subjects and respondents, employers, sponsors, other researchers, assistants and students (De Vos, 1998).

Ethics are very important as they provide a ‘code of conduct’ which is acceptable behavior by society and in the field of scientific research. Its importance warrants extensive emphasis. Kombo and Tromp (2009: 106) state that “Researchers whose subjects are people or animals must consider the conduct of their research, and give attention to ethical issues associated with carrying out their research”. Research ethics are specifically interested in the analysis of ethical issues that are raised when people are involved as participants in research.

In view of the above, clearance was obtained from the University of Zambia Ethics Committee to enable the researcher collect data. Informed consent was obtained from both the respondents and the people in charge of the places where the research was carried out. One of the ethical considerations was keeping the identity of the respondent confidential. In addition, all efforts were made to ensure that the answers from respondents were treated with strict confidentiality. The respondents were assured of confidentiality of the information they would give as well as their identity. During the study, the respondents’ responses were neither interfered with nor contested by the researcher. The researcher made it clear that the information was purely for academic purposes. Furthermore, the respondents were given equal treatment.

3.10 Summary

This chapter has presented the methodology used in the study. It describes what happens at every stage from the research design, population, sample size, data collection tools up to the ethical considerations.

CHAPTER FOUR: PRESENTATION OF FINDINGS

4.1 Overview

This chapter presents the findings of the study in line with the objectives which were: to identify functional literacy programmes for women entrepreneurs available in Lusaka district, determine the extent to which women entrepreneurs participate in functional literacy programmes offered in Lusaka district, establish functional literacy-related challenges faced by women entrepreneurs in Lusaka district and propose strategies that can address functional literacy-related challenges faced by women entrepreneurs in Lusaka district.

4.2 Functional Literacy Programmes for Women Entrepreneurs Available in Lusaka District

The first objective sought to identify functional literacy programmes available for women entrepreneurs in Lusaka. The study established that four main literacy programmes were offered to women entrepreneurs by NGOs in Lusaka district. These included skills development, educational, financial and awareness literacies. These are programmes that were aimed at empowering women with enterprise development, saving skills, credit scheme development, financial and accounting training and life survival skills. Other literacy related programmes such as such as ‘Start Your Business’ (SYB) and ‘Improve Your Business’ (IYB) were being offered in Lusaka by some NGOs. Table 1 below shows the types of functional literacy offered by NGOs.

Table 1: Functional literacy offered in Lusaka by NGOs

Functional literacy Programmes	Number of NGOs offering functional literacy
Skills development: Such as catering, tailoring, typing.	5
Education: Basic literacy	4
Financial: Micro-finance skills, record keeping.	4
Awareness: Community sensitization	2

Education related skills were aimed at providing basic education and adult literacy. The awareness literacy programmes mostly focused on enhancing the democratic voice of women through literacy, and encouraging entrepreneurs to work together and support each other's projects and linking them to governments.

One facilitator said:

“We do it also and have different types of literacy. We have basic education program for orphans and vulnerable children. We also offer adult literacy to women, especially those that have had little education. We take them to community schools where they go for classes in the late afternoon. We have partnered with ILO where there is a program called get ahead: an entrepreneurship program”.

Another facilitator added:

“We did a project on enhancing democratic voice of women. In this program we had a component that deals with issues in literacy and deliberately we fused in building the capacity of women in cooperatives so that they could be able to get elective positions. As you are aware, most elective programmes are held by men so we thought encompassing a program on literacy will enhance the participation of women”.

The researcher went further to probe if there were any functional literacy programmes specifically for women run by the government or the civil society. Most of the functional literacy programmes available hinged on capacity building, empowerment, and education. They aimed at building capacity of women by training and community mobilization. They also sought to encourage women to create their own capital by saving. And also aimed at encouraging women to go to school.

However, some organizations did not offer any kind of the literacy programmes. For example, one civil society officer stated:

“We do not offer any kind of literacy programme and the reason for this is simple, that is not part of our organization's mission”.

There were some organizations which had offered literacy programmes before discontinued doing so. One respondent stated:

“We had offered functional literacy programmes before, but now we do not have any programme related to literacy”.

In an attempt to countercheck, the study sought to understand the kind of support the women entrepreneurs received from the government and civil society. Most of the women were not participating in any women empowerment programmes. When probed to give reasons for this state of affairs, most of the women said they had not even heard of such programmes. Others said they had heard about the programme but were not participating because they were not invited. Yet others said they were not participating because they had no faith in such programmes. One trader had the following to say:

“I have heard of them but I have no trust in these programmes, some of them just come and ask you to affiliate, then end up misuse your money”.

A few women said they had participated in some of these empowerment programmes although they stopped either because they were busy or the programme had ceased. One woman stated:

“I have heard of them, I was actually part of a group called ‘Peer Educators,’ but I quit because I had to go to school”.

One other respondent said:

“At the moment no. I was part of a youth empowerment programme where you are funded and you empower others but I don’t know how far that has gone because I lost contact”.

It was also observed that the women had a different understanding of empowerment programmes. A few mentioned the financial saving groups they belonged to. They had invented some saving mechanism by lending to one person in the group at a time and took turns to earn. The women called this *Chilimba*. In an interview, one of the women explained this as follows:

“We group up in a group of 10 then we take turns to contribute for example 30 kwacha a day to one member. When your turn comes you find yourself having K300 which can help you in orders”.

When requested to explain the kind of awareness campaigns the organizations run, the responses were that community campaigns, door to door campaigns, media advertisement, and ripple effect campaigns were run. The researcher was interested to know how the campaigns were conducted. Some organizations such as Young Men’s Christian Association (YMCA) were using community campaigns. They were targeting the population through different attractive activities and when they have gained their attention they provide them with the information. The following was said by one respondent from the NGO:

“We go with exciting activities like sports to gather their attention, then invite them to come to YMCA and then we help them discover themselves and then start building their skills then we link them to the different platforms so that they can have their voices heard”.

Another method used by organizations was door to door campaigns and regular meetings like Annual General Meetings, recruitments in schools, and at times following women groups in their locations. Media advertisement was another option that was found useful for some organizations.

One respondent from the NGOs said this:

“Every church has a women’s group, these are the groups we target when we want to make women aware of any programme”.

Furthermore, respondents were asked to comment on the extent to which women were aware of functional literacy offered in Lusaka District. First, there was a view that women were aware of the functional literacy programmes but just shunned them. Second, there was a thought that inferiority complex among women had led to some not participating in the programmes.

One respondent said:

“Yes. Bearing in mind from the project that we did we realized that there is that gap between women and holding position taking into account that it is

mainly stemming from the fact that they don't have information to an extent that they can be able to exercise their authority to get elected or to get into positions where they can have their voice heard. And this is the reason why mainly women shun away from these programmes that are related capacity building mainly because they are overridden by men”.

4.3 How Women Entrepreneurs Participate in Functional Literacy Programmes Offered in Lusaka District

The second objective aimed establishing the participation levels of women in functional literacy programmes in Lusaka district. NGO representatives were asked to state the extent to which women entrepreneurs participated in the available programmes. The study revealed that to a large extent, women were highly responsive and participated in programmes provided.

One respondent said the following:

“To a larger extent now we have seen women come to the fore to take up entrepreneurship to an extent that we have now seen woman go into bananas fish farming and other programmes that were more male dominated like tomato growing”.

Women entrepreneurs were asked if they participated in functional literacy programmes. Thirty eight women entrepreneurs out of fifty did not participate in any kind of literacy programmes. This implies that most of the women were not participating in any women empowerment programmes. Among the reasons they gave were that most of the women had not heard of such programmes. Some women had joined empowerment groups in churches that helped them to save money, others had heard but were not participating because they were not invited, and others were not participating because they had no faith in such programmes. Table 2 below shows how women entrepreneurs participated in functional literacy programmes.

Table 2: How women participated from the point of women entrepreneurs

State of participation	Frequency	Percentage
Participates	12	76
Does not participate	38	24
Total	50	100

One trader had the following to say:

“I have heard of them but I don’t really trust them, some of them just come and ask you to affiliate, then end up misusing your money”.

The other one also said;

“I am comfortable with what I do. I already know how to read and write and know what profit means. I therefore, do not need any empowerment programme”.

The other respondent had this to say;

“I am scared to join groups that lend money. I may fail to pay back”.

The researcher probed on the business that women entrepreneurs were engaged in. The study indicated that most of them were engaged in the trading of fresh foods like vegetables and fruits. Others were in groceries, and a few others were in fashion businesses like boutiques and saloons. The rest were in charcoal business and tailoring.

The researcher further probed the reasons as to why women engaged in the businesses they were operating. The majority of them said it was convenient for them.

One respondent stated:

“I tailor uniforms and because around this area there is no one in this business I saw this as an opportunity”.

4.4 Functional Literacy-Related Challenges Faced by Women Entrepreneurs in Lusaka District

The third objective sought to identify functional literacy-related challenges, women entrepreneurs faced. The challenges mentioned included: lack of financial support, low business returns, competition, poor record keeping, inadequate selling space and business illegality.

Besides lack of financial support, lack of financial discipline among women entrepreneurs was noted.

One woman entrepreneur said:

In business there is not much profit. For example you sale something for a profit of K3 and then you end up giving that money to a friend or relative who comes to your shop and asks for money. In the end the little profit you work for is easily lost.

Furthermore, respondents reported having challenges with predicting their business returns. They explained that prices were not easy to dictate even when one wants to, because the customer will not agree to take it at the price one sets; there is always a mark down. They further explained that the order price for the products was also not determined by them which left their profit margins at a minimal level bearing in mind they also have other business costs.

One of them lamented:

“Nowadays business is tough you cannot sale your product at the price you plan because you will always have to negotiate with customers”.

The other challenge faced by women entrepreneurs was competition in their businesses. They indicated that they faced stiff competition from fellow entrepreneurs who sold similar products in the same location.

One of them said:

“As you can see I am selling tomatoes here and all these are selling tomatoes so if my tomatoes are not that good, the

customer will go for other tomatoes from my neighboring trader”.

The other challenge faced by women entrepreneurs were poor records management of sales. Most of the women stated that they did not record their sales because they were used to just keep operations in their heads. Others said it was because they could not afford the time and effort required to write every business transaction.

One of them explained:

“We just look at the expenditure and the income and see whether the money injected is less than the money obtained. Sometimes we just check what we have on the table and see how much I can get from the products”.

It was also discovered through observation that selling space was not adequate for most traders especially those that were trading in legally designated places like the market. This however was not a challenge for the other traders who were selling in the open community.

Figure 1 below shows lack of selling space in a typical selling area:



Figure 1: Selling on road side ground due Lack of selling space

Source: Field survey, 2018

One female respondent stated:

“We have no registered space for trading and always running away from the authorities. The space inside the market has no customers because the people buy from outside the market on the street.”

She added:

“The place where my business is located is not too safe because it is not a designated place for market.”

The other challenge women entrepreneurs faced was inability to put price tags on the produce because they were unable to read and write.

Figure 2 below shows produce on sale without price tags:



Figure 2: Showing lack of price tags for traders

Source: Field survey, 2018

Women entrepreneurs were then asked to explain the challenges they faced that related to their participation in women empowerment literacy programmes. They stated that they received no

assistance. They felt that the government and the civil society were not doing anything to support them in their business ventures and activities. Others felt that the challenges they faced in their business in relation to participation in empowerment and literacy programmes were illiteracy and lack of business training.

Key informants from the civil society were asked to highlight functional literacy related challenges that women entrepreneurs faced in the community. They explained that most of the women were not aware of the programmes that are set up for them largely because there was an information gap between providers of the programme and the intended beneficiaries. It was discovered that women found it harder to get information compared to men.

One female entrepreneur said:

“Where to get the information is a challenge. Because even when there is information, women with disabilities are sidelined even by Civil Society thus they have more challenges”.

Funding was another challenge that was reported by officers from NGOs. They indicated that there was little funding for projects. They explained that women have for a long time been sidelined when it comes to business. The reports from the civil society organizations actually confirmed that women were interested and willing to join into business except that they faced some hurdles along the way.

Officers from NGOs reported that most women entrepreneurs lacked education. They stated that this was a challenge because it limits their capacity in business.

One officer said:

“Due to poverty women decide to take their children to school as compared to taking themselves to school”.

Competition was also cited as one of the challenges that women entrepreneurs face. Officers from NGOs reported that due to influx of foreign trade, there was increased competition in the business environment which affected businesses of women entrepreneurs.

Officers from NGOs also reported that the women in Lusaka had low self-esteem. They stated that some women did not want to accept that they were a needy group.

One Officer asserted:

“Some women have a complex. They want to show that they do not need help, especially those in least densely populated communities. Our programmes are demand driven and we follow groups that show that they need assistance.”

The study also revealed that there was a challenge of networks both among women and among advocating organizations. Some women have talents and skills but lack opportunities that would enable them get their product to the intended market. They lack connective networks.

One officer from NGOs said:

“Sometimes women have skills but don’t have platforms to be linked to other organizations”.

4.5 Strategies that could help to address Functional Literacy-Related Challenges Faced by Women Entrepreneurs in Lusaka District

The fourth objective sought to identify strategies that could help to address functional literacy-related challenges faced by women entrepreneurs in Lusaka district.

Women entrepreneurs were asked to state what they thought should be done to address the challenges women face. Most women thought loans could help address their challenges. They also proposed on increase in women empowerment accessibility.

Officers from the NGOs had their own views on what they thought should be done. They proposed improvement in educational access for women, low interest rates and government support towards NGOs that supported women in their business ventures and entrepreneurship.

Women entrepreneurs stated that women should not be idling at home. They should instead engage in productive activities which could supplement their spouses’ income.

One woman entrepreneurs said:

“Things have changed today the economy does not allow for one source of income thus women should not wait for their husbands to provide only but they can also contribute to the family income”.

Some women also believed that being occupied with business activities would keep them away from other vices like prostitution.

One of them stated:

“It would be good for women to keep themselves busy and financially independent to avoid engaging into other bad vices like prostitution.”

One officer from an NGO had this to say:

“Women need freedom and success that is why they need to be literate and this literacy should be put to use”.

Another officer added:

“When ladies know how to read and write they will not easily be cheated. They will be able to achieve more. In business you need to have an idea even to do at least basic calculations and to write their own business plans”.

Other respondents emphasized the importance of literacy, especially in this world of information and communication technology (ICT).

One officer from NGOs explained:

“Women should know how to write and read now that we are in the digital world where ICT has taken stage it is important for women to have this knowledge for them to be able to interact and expand their business”.

Another officer added:

“It’s very important because when you learn something and have a skill, you will know what you are doing but if you don’t have that literacy education you will know what to do. Even when you engage in the same business, having

literacy can allow you to have alternatives and innovation that will make you excel in the same business were you are competing with others”.

Members of civil society organizations were also asked to suggest possible solutions to challenges women entrepreneurs faced. They proposed easy access to funds which could be through provision of soft and flexible loans without demand for collateral.

One member of civil society said:

“Give loans schemes that are flexible enough for women for women to afford..... Loans with low interest rates”.

“Funds are important all the challenges can be resolved by funding. A lot of people have plans but need funds to execute these plans”.

Others stated that there was need to change the legal framework so that women could be granted access funds and other resources to enable them effectively run their businesses.

There was also a proposal for strengthening partnership and networking between NGOs, women entrepreneurs and other stake holders.

Some respondents stated that there must be a change of mindsets among women and that this requires working on women’s attitudes by training, motivating and mentoring.

Most of the women thought that teaching and training was the solution to the functional literacy-related challenges prevailing in their community. Some mentioned that they were willing to learn provided the programmes are availed and they are made aware of them.

One of them said:

“We are willing to go to school if a school is provided”.

Another woman asserted:

“Going back to school would be appropriate for one who cannot effectively communicate because when you gain the ability to read it is possible for you to develop your business because you can manage to communicate well even when you go to other countries”.

4.6 Summary

This chapter presented the findings of the study according to the stated objectives in the study.

CHAPTER FIVE: DISCUSSION OF FINDINGS

5.1 Overview

This chapter presents the discussion of findings based on the objectives of the study which were to: identify literacy programmes available for women entrepreneurs in Lusaka district; determine how women entrepreneurs participate in functional literacy programmes offered in Lusaka district; establish the functional literacy-related challenges faced by women entrepreneurs in Lusaka district; and propose strategies aimed at addressing functional literacy related challenges faced by women entrepreneurs in Lusaka district.

5.2 Functional Literacy Programmes for Women Entrepreneurs Available in Lusaka District

The study revealed that FLPs available in Lusaka included group saving, financial literacy (profit making, basic accounting, money keeping and money saving), reading and writings, training skills, and knowledge impartment.

Other programmes included Start your business (SYB) and improve your business (IYB). The study also revealed that most NGOs in Lusaka concentrate much in training Women on financial literacy skills, educational skills as well as business skills. Financial skills are offered through trainings in profit making, basic accounting, money skills and money saving. Educational literacy is offered mostly through teaching skills in reading and writing. Business related skills are offered through trainings in different types of skills.

According to Demographic and Health Survey (DHS) conducted by Central Statistics Office (2015), it was found that Zambia's literacy rate stood at 63.4 percent, with illiteracy much more pronounced in females than males. In order to combat high illiteracy rates, the government has implemented a nationwide Primary Reading Programme and has supported extensive training for teachers at the primary level. Despite relentless efforts that government is making towards this, there continues to be a severe lack of access to supplementary reading materials in most government schools, and very few have libraries. The only reading materials that are available

are workbooks associated with the government curriculum or donated books that are often out dated.

Most programmes offered in Lusaka are similar to other programmes offered in other areas. For instance, the educational literacy skills offered in Lusaka is similar to that carried out by The Indo-Canadian Women's Association (2012) which provided students with English language skills to ensure smooth transition and settlement for newcomers and allow them to seek employment, remain social and become active members in their communities. The Canadian Women's Association enhanced these conversational skills courses with an emphasis on speaking, grammar and comprehension.

Additionally, Deo (2012) reported that in India, an ongoing agricultural development and women's empowerment work had adopted a two – pronged strategy to develop women's functional literacy skills through building agricultural capacity (seed, packet reading, understanding and use of measurements and weights and so on) and supporting empowerment initiatives so that women were better placed to take advantage of agricultural economic opportunities in the broader programmes.

5.3 How Women Entrepreneurs Participate in Functional Literacy Programmes Offered in Lusaka District

The study indicated that only 12 out of 50 women entrepreneurs interviewed were participating in functional literacy programmes. Most of those who did not participate attributed this to lack of knowledge on the FLPs and even those who had heard of the programmes only did so in times of elections. The fact that beneficiaries are not even aware of the programmes makes them inefficient in delivering functional literacy. What this could be mean is that NGOs are either incapable of reaching out to the many women entrepreneurs that trade in markets. Additionally, it seems community members have lost hope in the development programmes that take place in the community. However, the research also found that most women were willing to join empowerment programmes. These findings seem to suggest that there was inadequate sensitization on the programmes and just how beneficial they would be in enhancing their businesses. Reportedly, when given the opportunity, women participate in programmes that are likely to empower them (MCTI, 2006). The Ministry of Commerce, Trade and Industry (2006)

indicate that Women entrepreneurs participate in organizations such as Zambia Women Entrepreneurs Development Association in Zambia (WEDAZ), whose main aim is to stimulate the economic empowerment of women and youth in Zambia through skills and business management and the provision of funding and marketing support to micro entrepreneurs.

Most officers from NGOs claimed that their clients were aware of the programmes offered. They stated that, they advertised their services through different platforms such as radio, media and also target women in large groups such as those in churches. What is surprising is the lack of awareness of FLP programmes by women in markets. If indeed NGOs make their programmes known to women entrepreneurs and do advertise in media and radios, it is expected that most would be aware and well informed about these programmes. What can be picked here is that these NGOs do not advertise intensively their programmes to a point of making the programmes known to the female folks. Also language barrier could be a problem as most of their adverts are in English and not translated to local languages which most of these women can understand. Another reason could be that these NGOs only target a few selected women to support considering that they are faced with limitation in terms of space and resources. Further, it seems that NGOs are reluctant inviting many more participants because their capacity would not accommodate the demand that would be created if they invited many participants.

From the women entrepreneurs' perspectives, most of the women were not participating in any women empowerment programmes. They claimed that they were not even aware that such programmes were being offered. The findings further also suggest that similar programmes had been mismanaged in the past which seems to be a disincentive for community members to participate as they have lost faith and trust in such intervention programmes. Although there were some women who indicated that they would not be willing to participate in literacy programmes, they still believed these programmes could work and help other women who needed them most.

The findings, however, did not completely rule out the fact that few women still participated in some of these empowerment programmes, even though many of them were no longer participants. Some no longer participated because they became occupied with other things, others indicated that they were already doing fine and for others, the programmes they participated in

ended and thus were automatically not participating at the time of the interview. Parpart (1983) reported that women in Zambia had developed some small projects that has helped develop their skills and improve their money generating abilities.

The business ventured by the women entrepreneurs included trading of fresh foods like vegetables and fruits. Others had ventured in groceries, charcoal business, tailoring and knitting while a few others were in fashion business like boutiques and saloons.

This finding is in line with the findings of Jagero and Kushoka (2011) in the literature that states that most women owned enterprises in Tanzania are concentrated on informal, micro, low growth, and low profit activities, where entry barriers are low but price completion is intense. These include trade, food vending, tailoring, batik making, beauty salons, decorations, local brewing, catering, pottery, food processing and charcoal selling. Most women owned enterprises (WOEs) sell their products in the local market, with only small percentages selling regionally or internationally (Jagero and Kushoka, 2011).

5.4 Challenges Faced by Women Entrepreneurs in Lusaka District

The study revealed the challenges faced by women entrepreneur in the study included inadequate capital, competition, and lack of exposure, low literacy levels, poor record keeping and inadequate selling space. These challenges are not a problem of today. They have been there from time in memorial. Henceforth, it is important to appreciate these challenges so as to stimulate a shift in policy direction that is aimed at overcoming these challenges.

The study showed that businesses owned by women were generally small. They mostly sold second hand clothes (salaula) and vegetables such as rape and tomatoes. This indicates the small capacity that women possess. This is similar to what Coleman and Robb (2002) found regarding women owned businesses in the United States. They observed a smaller nature of firms owned by women. The smaller nature of business amongst women entrepreneurs is a serious indication of the lack of capital which is a serious danger to growth of their business.

Another challenge women entrepreneurs faced was inability to expand their business. All they had in mind was continuing with the smaller types of businesses they had been doing. What these results suggest is an urgent need to look at ways of improving education, financial capital

and confidence. With proper education, capital and confidence, it is likely that most women can rise above board and be able to own large firms just like their male counterparts. It is an undeniable fact that women are under presented in most key and fundamental fields that enhance entrepreneurial abilities in individuals. For instance, most women are not knowledgeable in information technology and business skills. Although some women were able to read and write, most women lacked business skills. Reading and writing alone is not enough in business. Even worse, some women were not able to read. The lack of knowledge in business skills in women highly endangers growth of their businesses (Akanji et al., 2006).

The other challenge faced by women entrepreneurs as revealed by the study was lack of availability of the empowerment programmes that could uplift their lives. Worse still, most women were not eligible to get loans from banks. Even those that were eligible were scared of doing so in fear of defaulting. If women joined FLPs they could have the knowledge on how to go about in doing business including the process of financing. The importance of financial literacy on women entrepreneurs cannot be overstated. This knowledge can help propel women business to greater heights as they may be able to secure resources they need to launch and grow their firms (Coleman and Robb, 2002).

The other challenge faced by women entrepreneurs was competition. Slow business and low business returns both seem to be caused by high competition facing the women entrepreneurs. Since Zambia is an open market economy, most small businesses suffer competition from bigger multinational businesses and monopolies. It is assumed, therefore, that women entrepreneurs would be the most affected by the competition of the free market economy. This is in agreement with the study by Jagero and Kushoka, (2011) indicating that most WOE's in Tanzania are concentrated on informal, micro, low growth, and low profit activities, where entry barriers are low but price competition is intense.

The study also indicated that there was inadequate trading space in the markets for traders resulting in them selling in undesignated places. The women entrepreneurs that were found in the undesignated trading places did complain about lack of space to display their products.

Lack of networking was another challenge that was reported by women entrepreneurs. Some women did not see the importance of working together. Others, however, networked but did not have the opportunity to expand their networks. The challenge was mainly due to funding issues. Funders of projects usually dictate the utilization of the funds which makes it difficult for them to collaborate in combating similar challenges in the community. This is in line with some of the challenges that results from lack of literacy found by Victor, (2016). He stated that because of illiteracy, the economic and social progress of individuals is hampered. He argues that education gives one the power to seek opportunities and pursue them. People who have gone to school or are well educated have the expertise and intelligence to make good investment decisions and drive the growth agenda of a nation.

Another challenge revealed by the study was the negative attitude among women entrepreneurs towards literacy. This is the reason even the turn out to functional literacy programmes provided in the community is low. Findings from the NGOs officers suggest that some women in Lusaka have an attitude of low self-esteem, thus shun educative programmes that would benefit them. The reason could be the socialization patterns in the nation. Women in many families and homes in Zambia, as is the case in many African setting and other parts of the world, are perceived to have their place in the kitchen and to handle less challenging tasks. Nchimbi (2003) mentioned culture environment as a major barrier for women to start and run enterprises. He points out traditional reproductive roles and power relations as a challenge.

Similarly, a study by ILO (2008) found that African culture still places women in the kitchen together with taking care of the children. Women have also been victims of gender violence domestically, emotionally and psychologically and have rarely inherited land and other property in their rights. This has made it worse for women to participate fully in entrepreneurship due to the fear. Thus they are socialized to think such programmes as entrepreneurship and literacy are not their business. Interestingly however, the research found that some women considered themselves not needy. This was reported by the NGOs that observed that some of the women in the community would not attend functional literacy programmes planned for them because they thought they were for people who were poorer.

The findings of this study do not depart from those in literature. A study done in USA reports that five factors namely education, experience, social capital, financial capital and confidence are the challenges that women entrepreneurs face (Coleman and Robb, 2002). In Bangladesh, women entrepreneurs face peculiar challenges in an attempt to achieve success and women in less developed countries face much more barriers to formal economic participation than those in developed countries. They face unique obstacles in starting and growing their firms such as lack of skills or training, limited access to capital or credit, lack of savings and social networks and limited choice of industry (Akanji et al., 2006). Miniti (2010) found that, in Kenya, women tend to face disproportionately larger obstacles in accessing credit training networks and information in addition to barriers in the legal and policy framework and as a result may not achieve the same level of performance as their male counterparts.

5.5 Strategies that can Address Functional Literacy-Related Challenges Faced by Women Entrepreneurs in Lusaka District

Respondents were asked to propose strategies aimed at addressing functional-related challenges faced by women entrepreneurs. A number of proposals were made by both women entrepreneurs and officers from NGOs. Suggestions made included improving women empowerment, providing a better market, providing loans and improving educational levels. Other suggestions made were lowering the interest rates, government providing support for NGOs, increasing sensitizations and increasing funding for women.

Victor (2016) found, in his study on the impact of illiteracy on the individuals and communities, that illiteracy hinders economic and social progress of an individual. He stated that when educated, an individual is able to search for prospects and pursue them.

Adepoju (2012) is of the view that illiteracy is neither natural nor inherent. He stated that it can be cured, reduced and eradicated by universalizing primary and secondary school education at a no cost. He explains that literacy can be achieved by both private and governmental institutions teaming up together to provide support, policies and finances. Russia and China are perfect epitome of countries who connected together to say NO to illiteracy. Therefore even in the case of Zambia, the individual, society and government have responsibility in solving the problem of

illiteracy. Similarly, Caihuu (2012) states that the government should put up measures to help reduce number of people who cannot read and write. He goes further to suggest that countries can be happier and more successful if citizens are educated.

The other strategy proposed was increasing sensitization on the importance of functional literacy programmes by government. This was one solution that was frequently suggested during the interviews and it came from so many angles. Most women entrepreneurs were not aware of most empowerment programmes available in Lusaka. The reason could be that most women did not expect any kind of empowerment programmes. In as much as NGOs tried to advertise through different means, the lack of support from the government could have led to a failure of their efforts thereby causing women to still be unaware of empowerment programmes.

Additionally, lowering the interest rate may help boost businesses in that most entrepreneurs would be able to get loans and pay back without stress. If capital is readily and cheaply available, it becomes very possible for women to grow their businesses and reach them to full potential. In most cases the number one hindrance for growth is capital. What a lower capital does is that it increases the risk bearing abilities of entrepreneurs and enhances the repayment capacity of their businesses. Conversely, a higher interest rate does the opposite and hence, with high loan interests, even with financial knowledge, most women entrepreneurs would still be unable to access the loans. Thus the reduction of loans interests by banks should go hand in hand with the literacy programmes. Most women having gained the knowledge in business skills and finance would move to acquire the low rate loans for their own development and largely that of the country. Jagero and Kushoka (2011) found that women had difficulties accessing loans due to lack of collateral. They further stated that women are disadvantaged against accessing property rights.

The need for government to provide better selling place was also emphasized by women entrepreneurs. In most cases, women are at the risk of losing their merchandise to the city council simply because they sell in undesignated places which are considered unclean and unhealthy by the local authorities. Therefore, to prevent these loses, it imperative that better selling environment and infrastructure is provided. A better market infrastructure can help attract customers for women entrepreneurs and hence increase profitability.

The women entrepreneurs also saw the need for training. Key informants proposed that the skill training should be tailored to the specific business field to enhance effectiveness. Most importantly, the suggested solutions all recognized the need to promote FLPs amongst women with the view to bring about development. This should be taken seriously if Zambia as a Nation is to make serious strides in development. In Ghana for example, the ministry of education highly appreciates the contribution that functional literacy plays in enhancing the reading and writing abilities especially on the daily lives, problems and needs (MOE, 1992). Functional literacy is therefore based on the learner's problems, needs, interests and aspirations with the hope of finding solutions to them. Further, functional literacy enables learners to share information and new ideas. It also helps in the planning of activities within the learners' localities. The benefits of functional literacy are wider and extend just beyond being able to read, write and solve problems. They encompass control and prevention of some diseases. Prevention of common diseases may help individuals attain quality and good health. Good health is common for normal functioning of individuals and hence ensuring productivity which raises the standard of living ultimately (Dorvo, 1992; Green 1997). Furthermore, studies conducted in Nigeria (Akaraka-Mbah, 2015) and Libya (Bakirdjian, 2013), indicate the ability of adult literacy programmes to bring about development and problem solving skills in the communities of learners.

Finally, to address the challenge of networking among women and the organizations, it was suggested that both women and NGOs needed to be encouraged to work together thereby ensuring capacity building, motivation, empowerment, and awareness among women entrepreneurs. These are strategies that would enhance functional literacy among women in Lusaka and see them contribute effectively to their families, communities, and to the nation at large. Similarly, Coleman and Robb (2002) suggests that in order to understand the gap between male and female owned firms. There is need to look at education, experience social capital, financial capital and confidence. Adepoju (2012) explains that literacy can be achieved by both private and governmental institutions teaming up together to provide support, policies and finances. Lastly, Caihuu (2012) states that the government should put up measures to help reduce number of people who cannot read and write.

5.7 Summary

This chapter presented the discussion of the findings based on the objectives of the study.

CHAPTER SIX: CONCLUSION AND RECOMMENDATIONS

6.1 Overview

The contents of this chapter include the conclusion and recommendations of the study. The objectives of the study were to: identify functional literacy programmes for women entrepreneurs available in Lusaka district; determine the extent to which women entrepreneurs participate in functional literacy programmes offered in Lusaka district; To establish functional literacy-related challenges faced by women entrepreneurs in Lusaka district; and to propose strategies aimed at addressing functional literacy related challenges faced by women entrepreneurs in Lusaka district

6.2 Conclusion

The study concluded that there were a number of functional literacy programmes available for women entrepreneurs in Lusaka district. These included educational literacy, financial literacy and development skills. To a limited extent, other programmes such training in agriculture and other life skills are offered by NGOs to women entrepreneurs. Even though literacy programmes are available, most women are not able to participate in the same programmes.

It also concluded that the participation of women entrepreneurs was low due to lack of awareness. Among the reasons were that much as NGOs are offering these programmes, the intended beneficiaries are not exactly benefiting. There are two principal reasons for this. First, NGOs are not able to efficiently disseminate information about FLPs and second the NGOs are constrained in both time and resources to reach out to a number of women. However, the study finds that most women would be willing to join FLPs given the opportunity. Similarly most NGOs appreciate the importance of FLP and even those that do not offer them would be willing to offer these programmes.

The study further concluded that women entrepreneurs faced a variety of challenges. These were lack of capital, lack of trading places, low literacy levels, failure to balance between family and work. In addition to this, NGOs have their own challenges that limit the extent through which they offer the said programmes. These challenges are a serious obstacle to the growth of business among women.

Lastly, the study concluded that the respondents were aware of strategies that could mitigate the challenges faced by women entrepreneurs. Most common among these suggestions were increasing empowerment fund among women, improving literacy levels and also provide better infrastructures for women to trade.

6.3 Recommendations

Arising from the findings of the study, the following recommendations were made:

1. The government should increase the number of functional Literacy programmes to encourage more women to participate. The government should provide free adult education so as to capture a lot of women entrepreneurs.
2. NGOs should come up with better and efficient ways of reaching to women and make their programmes attractive so as to encourage high participation. This can be done by encouraging the media to devote more time to addressing issues affecting women entrepreneurs and providing them with useful information.
3. Government should invest more in public goods such as schools and markets to provide most women with education and better trading places. This can be done by building more community schools where various skills can be taught and also building more markets.
4. The government should consider creating a special revolving fund that can be accessible by women entrepreneurs to help with their capital needs. This can ensure that women adequately participate in the financial sector to develop their businesses.
5. The government, through the Ministry of Community Development and Social Services should incorporate functional Literacy in their plans and step up more literacy centers in communities. This can be done by developing targeted training and support for different group of entrepreneurs e.g. widows, new entrepreneurs etc.
6. The government should encourage and promote more collaboration between organizations that look into the welfare of women and women entrepreneurs in order to attract as many women as possible in entrepreneurship. These would allow women to cover all aspects not only for establishment and running of enterprises but also for development of their entrepreneurial, managerial and competency.

7. There is need for government to promote low interest rates in banks to enable most women to have access to loans. This can be done by encouraging banks and other money lending institutions to have favourable lending terms as not demanding collateral from women entrepreneurs and other disadvantaged groups.
8. Government should include other life skills training in adult-evening classes to capture a wider range of skills among women. These skills may include financial, management and business skills.

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APPENDICES

Appendix 1: Interview Guide for Women Entrepreneurs

Dear Respondents,

The researcher of this study is a post graduate student at the university of Zambia pursuing a master's degree programme in Adult Education in the school of Education.

You have been purposively selected to take part in this study. I therefore request you to participate. Be assured that the data being solicited will be purely for academic purposes and will be treated with maximum confidentiality.

1. What is your marital status?
2. Are you able to read and write
3. What kind of business are you engaged in?
4. What made you engage in this kind of business?
5. What women's empowerment programmes are you currently participating in?
6. What obstacles do you face in the running of your business?
7. What kind of support do women entrepreneurs receive from the government?
8. What kind of support do women entrepreneurs receive from other stakeholders (e.g. NGOs)?
9. What challenges do you face in your business as they relate to your participation in women empowerment literacy programmes?
10. Would you encourage other women to start entrepreneurial activities?
If Yes why
- If No why
11. What do you think should be done to mitigate functional literacy-related programmes?
12. Is there anything else you wish to share on the topic at hand?

END

Thank you for your time and participation.

Appendix 2: Interview Guide for Officers in NGOs

Dear Respondents,

The researcher of this study is a post graduate student at the university of Zambia pursuing a master's degree programme in Adult Education in the school of Education.

You have been purposively selected to take part in this study. I therefore request you to participate. Be assured that the data being solicited will be purely for academic purposes and will be treated with maximum confidentiality.

What is your marital status

1. What position do you hold in this organization
2. How long have you been working with this organization?
3. What women entrepreneurial functional empowerment programmes does your organization run?
4. What functional literacy programmes are available for women in your organization or Lusaka?
5. To what extent are women aware of functional literacy programmes offered in Lusaka District?
6. To what extent do women entrepreneurs participate in the programmes?
7. Why is functional literacy important to women entrepreneurs?
8. What kind of awareness campaign programmes does your organisation run?
9. How are the awareness campaigns conducted?
10. What is the response from the targeted women?
11. What are functional literacy related challenges do women entrepreneurs face in your organization or Lusaka district?
12. What is being done to resolve these challenges?
13. What strategies do you think should be put in place to mitigate challenges faced by women entrepreneurs?

END

Thank you for your time and participation.

Appendix 3: Observation Checklist for Women Entrepreneurs

The following will be the items or activities to be observed:

1. Nature of business
2. Type of environment
3. Record keeping
4. Interaction with colleagues
5. Communication skills
6. Appearance and organization of business premises
7. Selling space
8. The rate at which customers buy products
9. Supporting materials
10. Attendance during training
11. Participation levels

Appendix 4: Observation Checklist for Officers in NGOs

1. Training activities undertaken
2. Type of environment
3. Office space
4. Classroom space
5. Teaching Aids:- Audio and Visual
6. Furniture
7. Trainers' facilitating skills
8. Training materials
9. Interaction with trainees
10. Levels of trainee confidence