

Functional Adult Literacy: An Alternative Gateway to Grassroots Women's Improved Income Generation in Lango Subregion, Northern Uganda

Adult Education Quarterly
2017, Vol. 67(2) 79–96
© The Author(s) 2017
Reprints and permissions:
sagepub.com/journalsPermissions.nav
DOI: 10.1177/0741713616685143
journals.sagepub.com/home/aeq



Judith Abal Akello^{1,2}, Evelyn Lutwama-Rukundo¹,
and Peace Musiimenta¹

Abstract

This article presents findings of study on women's experiences of Functional Adult Literacy (FAL) as a gateway to their financial progress and welfare in Lango region, Northern Uganda. The qualitative study of 45 participants aimed at examining women's life changes resulting from using their acquired FAL knowledge and skills to participate in Income Generating Activities. The study demonstrates that FAL brings out women's individual and collective agency through "conscientization" concept and dialogue as tools for marginalized people in the act of social and economic change agents. This argument is grounded within agency concept that portray the power of the oppressed individual as well as collective agency. Findings revealed that FAL training improves women's livelihood. The article concludes that Government, international development partners, NGOs, and civil society should ensure strong support and implementation of FAL program because it can help women succeed in the contemporary world.

Keywords

practical learning, participation, earnings, welfare

¹Makerere University, Kampala, Uganda

²Lira University, Lira, Uganda

Corresponding Author:

Judith Abal Akello, Lira University, P.O. Box 1035, Lira, Uganda.

Email: judithakello@yahoo.com

Background

Freire argued that:

Every reading of the word is preceded by a reading of the world. Starting from the reading of the world that the reader brings to literacy programs (a social- and class-determined reading), the reading of the word sends the reader back to the previous reading of the world, which is, in fact, a rereading. (as cited in UNESCO, 2006a, 2006b, p. 152)

The United Nations Educational, Scientific and Cultural Organization (UNESCO) believes that education transforms the lives and that it is a human right that must be accessed throughout life (Incheon Declaration, 2015). Incheon Declaration and Sustainable Development Goal 4, Education 2030 framework for Action provides that all age groups, including adults, should be enabled to learn and continue learning through multiple and flexible learning pathways and entry points. Functional literacy and numeracy proficiency levels and acquisition of skills are important for men's, women's, girls', and boys' meaningful development. Research, policy agendas, and discourses have for years provided various meanings between a literate and functionally literate individual. Whereas UNESCO (2006b) describes a literate person as the one that can, with understanding, both read and write a short simple statement, in contrast, a functionally literate individual is able to improve on his or her quality of life, make informed decisions, and continue learning in all those activities for which literacy skills are required. Hence, the functions for which the skills are acquired may determine the program by which it is obtained, for instance, Functional Adult Literacy (FAL) program is focused on skills for learners to effectively participate in Income Generating Activities (IGAs) and the impact it has on their economic lives.

In addition, researchers and governments in both the global South¹ and North² have continuously shown interest in the relationship between functional literacy and the economic conditions of their population as well as the implications these have for development. Subsequently, in 1966, UNESCO initiated the Experimental World Literacy Programme to “test and demonstrate the economic and social returns of literacy” (UNESCO, 1974, p. 68).

In Uganda, functional version of literacy was introduced, promoted, and cofinanced by the Government of Uganda and UNESCO who played a major role in the reintroduction of Uganda's FAL program in 1983, 1987, and 1989 (Hasaba, 2012; Okech & Carr-Hill, 2001). The FAL program that started in 8 districts in 1992 expanded to 22 districts by 1999. Hence, Uganda's National Action Plan for Adult Literacy emphasizes the incorporation of basic literacy and numeracy with functional skills and empowers the nonliterate and neoliterates to use the acquired skills for improving their incomes and well-being (National Planning Authority, 2015).

According to UNESCO Institute for Statistics (2015), global statistics indicate that adult literacy stands at 89% for men and 81% for women and with a total number of nonliterate adults standing at 757 million. Out of this total, the women's share stands at 63%. In Uganda, the national literacy rates for women in rural areas are 68%, much lower than that of men at 77%. Uganda Bureau of Statistics (2016) shows similar

trends in the urban areas with women's literacy rates of 83.6% compared with their men counterparts at 88.7%. Women's lower literacy levels probably explain their economic disadvantages of many developing societies particularly in sub-Saharan Africa (McFerson, 2010). Studies in Botswana attribute women's limited ability to use information on their income-generating activities to their low levels of literacy and skills (Mooko, 2005). G. Sen and Grown (2013) argued that nonliterate women in less developed countries are less likely to participate in IGAs. They add that this missed opportunity subsequently affects women's ability to exploit their full potentials for development. This article therefore argues that acquired levels of literacy skills improve the lives of FAL beneficiaries particularly women.

In the past 20 years, global debates on the status of women and their high nonliteracy levels have compelled development practitioners to integrate women into development processes of nations (Olaley, 2008). The proponents of the above intervention argued that a considerable development potential for women is locked up in the 757 million nonliterate. In order to reduce an immense loss of economic opportunity for humanity, women's potential needs to be unlocked by enabling them to improve their literacy rates.

Since the 1940s, the conceptualization of development focused on economic development measured by income and actualized through policies and practices of modernization, industrialization, and Westernization (Arndt, 2014). However, gender activists have argued that economic development categorizes men and women into superior and inferior economic statuses, respectively. These categories are demonstrated by women's limited share of employment, income, and other resources (Elson, 1995; Kabeer, 1994, 2012). Arndt (1989) suggests that development policies should aim at growth, equity, and mainstream thinking about economic development in developed and developing countries, while prioritizing the satisfaction from basic needs.

Since 1965 and beyond, economists such as Amartya Sen criticized the increasing economic growth of the developing countries that did not focus socioeconomic aspects such as literacy, equality, and quality housing (Obeng-Odoom, 2013). Participatory development therefore seems appropriate due to its potential to empower local communities as well as promoting greater efficient and effective delivery of community development programs (Tapscott & Thompson, 2013). The strength of this approach is its ability to prioritize the capability of a person to live a good life in terms of the set of valuables "beings and doings" like improved well-being. Nussbaum (2001), an activist philosopher, argues that the Capability Approach is necessary because it corrects gender imbalance that exists on almost all countries. Her argument is informed by belief that there is no country which treats its women as well as its men.

In this regard, A. Sen (2003) argues that literacy skills acquired by women learners would reduce human insecurity, improve opportunities for employment, and increase greater empowerment of women. In Uganda, FAL has been found to play an important role in empowering women through reducing their ignorance and poverty, improved household income, and control over economic activities (International Fund for Agricultural Development, 2014; Robinson-Pant, 2014). Similarly, in Uganda, studies show that even with acquired basic numeracy skills, women were found to be

unwilling to keep their own monetary records, a role they continued to see as the domain of men. Yet men perceived FAL program as women's domain (International Fund for Agricultural Development, 2014; Robinson-Pant, 2014). Studies have also shown that although women in Uganda own 39% of all registered businesses and with their own premises, they still tend to concentrate on micro-, small-, and medium-sized IGAs. This is attributed to women's limited financial, economic, and literacy skills (Narain, 2009). The above challenges constrain women's ability to keep financial records and improve their lives. Thus, in Uganda, like most developing economies, women require literacy skills to enable them benefit from their country's economic resources as well as contributing to the development of their communities (Okech & Carr-Hill, 2001). Therefore, this article focuses on women's experiences of pre- and post-FAL training and how this improves their livelihoods.

Theoretical Underpinning

The study was informed by the Freirean literacy theory and Kabeer's perspective of agency. Freirean literacy theory discusses and emphasizes the element of awareness that attempts to make marginalized nonliterate see the reality of the world by using their agency to recognize their obstacle to development (Freire, 1985; Freire & Macedo, 1987). Kabeer's conceptualization of agency aligns with the Freirean literacy theory and brings on board the affirmation of women's engagement on transformative development as active not passive participants or agents. The above theoretical underpinnings therefore explain the importance of FAL to women beneficiaries of their experiences. As far as Freire is concerned, agency theory emphasizes individual and collectivism through the notions of "conscientization" or awareness creation and dialogue as tools for making marginalized people agents of social change while engaging in economic progress. Understanding women's experiences of FAL through the lens of agency show that their ability to question, analyze, and challenge the patriarchal structures that reproduce constraints and inequalities in their lives is attributed to skills acquired from FAL training (Kabeer, 1994, 2005).

Literature Review: An Overview

IGAs and Improved Welfare of Literacy Training

In Southern countries, adult training emphasizes reducing nonliteracy and providing compulsory learning to several underprivileged adults (Porrás-Hernández & Salinas-Amescua, 2012). Governments, international organizations, and NGOs have recognized the problems that nonliteracy poses and agreed on the need to eradicate nonliteracy and promote ways to help individuals especially women acquire a basic set of skills (UNESCO, 2006a).

Businesses and communication play an important role in societies. However, a study has indicated that it is difficult for businesses and communication to function well in the community if one is nonliterate (Hasaba, 2012). Literacy, particularly for women, is important to development. Studies show that FAL program increases

individual's productivity and transforms the economic lives of the beneficiaries (UNESCO, 2006b; Wickens & Sandlin, 2007). To some extent, women's welfare and self-confidence would come as a result of applying the skills learnt from reading, writing, and numeracy. A study in Nepal revealed that women were able to make notes of their household income and expenditure and in turn run their households more effectively after gaining literacy skills (Niraula, 2011). A research conducted in Uganda found that most participants that attended FAL program was mainly motivated by economic activities benefit or livelihood, for example, small-scale crop cultivation and some poultry (Rogers, 2008). This shows that acquired literacy skills enhance women's potential to maintain books of accounts, determine the profit margin, and henceforth increase their savings and investments out of the income generated.

The above studies seem to indicate a correlation between women's literacy and economic development (income generation activities). It has been shown that literacy program properly designed and provided is likely to impart skills and knowledge to participants and subsequently make them more productive in self-employment or in occupation by others (UNESCO, 2006a). A study in Pakistan showed that women with a high level of literacy earned 95% more than women with no literacy skills (UNESCO, 2012). Comparatively, women in India with lower levels of literacy face many financial and social constraints and a strong drive to pursue their life goals because they often lack useful knowledge of getting by written text as compared with literate individuals (Chaturvedi, Chiu, & Viswanathan, 2009). In Uganda, studies indicate that low-income women that acquire support through nonformal learning programs are more likely to experience material benefits (Prins, Toso, & Schafft, 2009). According to the Ministry of Gender, Labour and Social Development (2007), FAL program in Uganda have enabled members to start socioeconomic groups. Many of these groups have benefited from IGAs and rotational savings. Other adult learners started their own businesses, while others increased production of improved farming methods consequently enabling them to earn some money. In particular, women testified that they got their own money as women.

Furthermore, skilled women are more likely to engage in productive activities, find formal sector employment, and earn higher wages as well as enjoying greater return to their education than the less educated women. Takayanagi (2013) supports this claim that literate persons, for example, women, would engage in income generation activities and become empowered. Adults learning to read and write beyond the identification of symbols, signs, or words makes the concept of literacy appropriate. This is summarized by Freire and Macedo (1987) that reading and writing the word are influential for reading and representing the world. Taking on Paulo Freire's perspective that empowerment is the main purpose of education and literacy explains why women as active agents should claim their learning spaces regardless of the constraints they face.

The Gaps in Literature

Drawing on the above literature in the area of women and FAL indicate that most literature on women only focuses on their ability to reading, writing, and basic calculation. However, few studies deal with changes in their economic status. Therefore, this

Table 1. Distribution of Study Participants: In-Depth Interview.

Study site	In-depth interview		Key informants	
	Women	Men	Women	Men
Apac Town Council, Apac District	22	2	1	0
Chawente Subcounty, Apac District	3	1	1	0
Inomo Subcounty, Apac District	7	5	0	1
Total	32	8	2	1

Note. $N = 43$ (women = 34 and men = 9).

study fills this gap by focusing on economic changes in women's lives by exploring the different levels of their empowerment after participation in FAL training.

Method

The studies on which this article emanates used the qualitative interpretive approach to investigate how FAL training transforms the lives of women in case study research design. The qualities of the case study design and interpretivism seemed the most appropriate and adequate to explore women's experiences as beneficiaries of the FAL program.

Population and Sampling

The study population comprises 45 participants (25 who graduated from FAL training, 17 considered nonliterate, and three key informants), purposively selected which is commonly used in qualitative research to select the study participants. The researcher selected participants based on their literacy level and those who had graduated in the study period 2011-2013 for the purposes of getting up to date information about women's experiences in FAL training in relation to income generation activities. Also, the literacy status would enable them to speak more openly based on similar backgrounds.

Data Collection and Analysis

Data were collected from focus group discussions (FGDs), in-depth interviews (Table 1), nonparticipant observations as well as document reviews. Two FGDs were conducted (Table 2) to provide an opportunity for open discussions on the challenges faced by women before, during, and after the training as well as the economic benefits after FAL program. Interviews were also conducted using open-ended questions on an interview guide. Observation method further made it possible to observe the nonverbalized activities and how both the literate and nonliterate participants expressed their views clearly concerning the economic changes in their lives. Collecting data using multiple methods ensured triangulation to boost the richness of information generated.

Table 2. Distribution of Study Participants: Focus Group Discussion.

Study site	Women	Men
Apac Town Council, Apac District	10	2
Inomo Subcounty, Apac District	6	3
Total	16	5

Note. N = 21 (women = 16 and men = 5).

Guided by Creswell’s (2007) deeper analysis of qualitative data analysis, the process of data collection and report writing goes together. The data analysis was therefore guided by Creswell’s suggestions for different phases of analysis of generative, interpretive, and representing and theorizing phases. Primary data were analyzed through coding, categorizing, and developing relevant themes. During the generative and interpretive phase, qualitative data were coded using qualitative content analysis for FGDs, key informant, and in-depth interviews. The process mainly involved reading the whole transcripts numerous times to get logic of the whole data. The data generated three themes, that is, FAL and women’s improved literacy abilities, enhanced skills in bookkeeping, and creation of wealth.

Findings and Discussion

Findings are presented and discussed under the following sections; on participant’s FAL and improved literacy abilities, the bookkeeping skills gained, and the beneficiaries’ financial empowerment.

FAL and Women’s Improved Literacy Abilities

Whereas women reported that they knew how to read, write, and do basic calculations at the beginning of the research, the researcher validated their responses from the research process using a selected demonstration exercise. This was meant to determine (a) women’s ability to write their names and simple sentences; (b) whether they could read, do simple arithmetic, and interpret simple sentences and figures; and (c) the scope to which they were able to read sentences at different levels of complexity.

To confirm their reading and writing ability of the women that confidently narrated that they knew how to read, write, and do basic calculations during the interviews, the researcher carried out demonstrations of their skills and literacy levels through reading letters and words such as *a, e, i, o, u, good, bad, being dirty leads to poverty*. The arithmetic was demonstrated to counting from 1 to 100, and calculating amount of money put in business, analyzing expenses, and determining the profit they have earned. Most of the women reported that these skills improved through the three levels of their FAL training. In agreement with other studies, Khan’s (2001) levels of FAL training comprises basic Level 1 (reading and understanding simple printed paragraphs; writing simple letters, counting, and recognizing figures 1-1,000); middle

Level 2 (reading and comprehending stories, songs, directions, and simple parts of newspapers; writing simple notes and letters; and demonstrating proficiency in adding and subtracting); and self-learning Level 3 (analyzing and synthesizing main ideas of what they read; and writing one or two pages on certain topics). Kelly, a 53-year-old woman, recognized the improvement on skills using her personal experience and improvement in the quality of life. She said, “My level of reading, writing calculation is good.”

Box 1. FAL Skills Acquired: Nampa’s Acknowledgment.

Nampa, a 50-year-old woman, through FAL training was able to read, write, and do simple arithmetic. When I requested her to write anything she learnt under FAL, she wrote in local Luo language: *mwono keno* [molding local stove]. After writing down some words, I also requested her to read two words with the local language, *cilo* [dirty] and *lwok* [bathing]. Nampa was also able to interpret numbers such as, 1, 2, 3, 100, 400, and 1,000. Judging from the research session compared with their situation before enrolling for FAL it was clear that the majority of women in the study had acquired basic skills of reading, writing and simple arithmetic from FAL. The women in the FGD also supplemented with Nampa’s narration and stated that, “before I enrolled for FAL training, I did not know how to read and write. I could not express myself in public, due to too much fear with little understanding.”

The above experiences indicate that gaining the ability to read, write, and calculate, creates and improves women’s self-confidence and self-worth in the community where they could sell their products without being cheated. Such stories also point to the fact that women could market their products better when they are clean and hygienic, have the ability to communicate and compute with confidence. These findings espouses different global settings perspectives, for instance, studies reveal that marginalized women frequently use educational programs for individual progress (Clegg & McNulty, 2002; Prins et al., 2009; Stromquist, 1997). Literacy programs therefore provide women with higher opportunities for personal improvement.

Findings further show that the level of understanding and self-confidence of women who have the ability to read, write, and do arithmetic is advanced compared with non-literate. A coordinator of FAL programs in the community noted that:

The level of understanding and self-confidence of non-literate women is low, for example, when I circulate attendance sheet during a meeting for them to record their names, the untrained ones feel shy. They normally say, ah, for me I cannot write, you write for me. Those ones that have attended FAL training, for example, in churches they can read and interpret verses. Those ones that have not attended FAL, never, they don’t know how to read, write and their ability to express themselves will be low. (Key informant, 2016)

The above statement, “the level of understanding and self-confidence of nonliterate women is low,” is evident that the effect of nonliteracy is detrimental to women themselves in their daily lives in terms of limited ability to obtain and understand important

information, lower income, low self-esteem which can lead to seclusion. The statement, “the untrained ones feel shy,” clearly illustrates that women with inadequate level of literacy cannot be involved fully and on a completely equal basis in social discussion. These findings tallies with previous studies that women can use their collective agency to identify, discuss, and deal with the barriers to their progress (Freire, 1985; Freire & Macedo, 1987). Thus, Kabeer’s theoretical perspective on agency emphasizing individual and collective society through the concept of “conscientization” or awareness creation and dialogue are validated.

While being able to read and write was seen as a gateway to advance women’s self-confidence and transformative lives economically, some of the nonliterate women, however, had a divergent opinion on FAL training. They claimed that they had not seen any difference between the FAL graduates and the nonliterate participants. Nansier, a 48-year-old nonliterate and peasant farmer woman narrated:

There is nothing good I have seen from the FAL graduates. After all we are all farmers and the things they do are not visible. People don’t see what they do, so, it creates no difference between me. However, what makes them to be different from us is only that they know how to read and write, but you find that, in farming, we all practice it very well.

The proclamation, “there is nothing good I have seen from the FAL graduates,” carries a negative connotation aspect of agency by nonliterate women by overriding the positive agency of FAL-trained women. This is a positive change that Kabeer (2005) explains as the positive sense of agency. Kabeer further expounds this as the people’s ability to make and act on their own life choices even in the face of others’ opposition. However, there is a negative sense of the agency which refers to as the capacity of some actors to override the agency of others. The negative agency was also demonstrated by the participants’ reference to the invisibility of the benefits of FAL as one participant put it “the things they do are not visible.” Such a statement implies that the benefits of adult literacy are not officially or formally recognized. Probably, the above narrative also insinuates some hidden meaning that whereas FAL training provides as an opportunity for those who missed formal education, it has limited benefits that may not measure up to the benefits of formal education. Invisibility on the positive benefits of literacy skills acquired also poses a big challenge to promotion of behavioral change. If the women do not see qualitative indicators of success of FAL training in the short-term, they are likely to lose interest. The “invisible benefits” of adult literacy also relates to the lifelong skills the adult learner will gain from attending the literacy classes. Such benefits are likely to enhance what Gboku and Lekoko (2007) termed as the learner’s immeasurable social, work, and personal life. Therefore, through this study, it is expected that the visibility of FAL program in empowering women will be realized.

Economic Dimensions of Women’s Participation in FAL Training

Women’s participation in FAL training can be understood at three economic dimensions of bookkeeping skills: income generation and changes in women’s lives, risks on income generation, and the rural–urban divide and income generation.

Bookkeeping Skills. Findings indicate that most women beneficiaries of FAL training had gained the basic skills of bookkeeping. They demonstrated their ability to account and budget for the income generated. Imat, a 76-year-old cassava farmer, basing on her skills of reading and writing shared the experience on how she was able to calculate the expenses incurred and the expected income from her cassava gardens after every 3 months. She narrated that:

I spend Shs. 50,000³ clearing the garden, Shs. 100,000 digging the holes and planting 500 stems of cassava, each costing Shs. 200. Weeding is only once at an estimated cost of Shs.100, 000. Since, this is an improved variety; it takes only three months to mature. I sell each stem at Shs.1, 000 and expect to get Shs. 500, 000. My expense therefore is Shs. 250,000 and what I earn is also estimated at a cost of Shs. 250,000, although sometimes I earn more when the demand is high. Every year, I earn approximately Shs. 1,000,000. I plan to expand my business in cassava farming.

Imat's experience in calculating income and expenditure links accounting, budgeting, and planning to the skills of reading, writing, numeracy, and having the ability to make decisions. Her acquired ability to calculate income and expenditure seem to align with Niraula's (2011) claim that women with literacy skills had the ability to keep records from their household income and expenditure and in turn run their households more effectively after gaining literacy skills.

Contrasting the beneficiaries' skills of bookkeeping with the nonliterate women, points to how inability to read, write, and calculate affected nonliterate women's capacity to accurately account for expenses incurred and income generated. Similarly, a 46-year-old woman and a peasant farmer, Abeja Dege, supported Imat's views using her own experience that:

One day, I went to the market to sell cassava flour and measured 22 cups, each costing Shs. 60. When I requested my friend to help me sell it, I asked her how much money I will receive from this sale, but instead of her telling me that on every 10 cups, I would earn Shs. 600 and for the 20 cups, I would earn Shs. 1,200. Instead, she told me that, the whole thing cost Shs. 600. But because, I did not know how to read and write, she cheated me. My husband accused me that, I had stolen his money and yet I only did not know how to do calculations from sales.

Abeja's testimony, "I only did not know how to do calculations from sales," implicitly tells the story that the nonliterate women do not write down how much money comes in and goes out of their IGAs such as farming. Consequently, women do not actually know how much money they are earning, how much they spend and sell on credit, and how they could improve their dealings. Lack of reading, writing, and numeracy skills thus has a great effect on women's capacity to keep the records of their income and expenses. These findings compare with related study conducted in a rural Chirau part of Zimbabwe which found that nonliteracy is the major constraint to women's access to necessary information which in turn affects their income generation activities (Gundu, 2009).

Increased income generation and changes into women's lives. Findings further showed that through the FAL program, the women generated more wealth. Participants who shared their experiences revealed that, before FAL, they did not have any good income out of farming due to low yields and yet they spent more energy and time in the garden. Adong, a 63-year-old peasant farmer, demonstrated her experience in FAL benefits that:

FAL has taught me how to practice modern farming so as to earn more money. Before FAL, I used to grow maize mainly for home consumption and brewing local beer, but now, I grow it both for sale home consumption.

Adong's story on "FAL has taught me to practice modern farming so as to earn more money" indicates that that nonliteracy and lack of basic accounting skills are part of the reason why many economic activities fail. The expression, "but now, I grow it both for sale home consumption," clearly brings out the challenging income-generating activities that women engage to sustain their families and have some private income. FAL program therefore tremendously trains women on how to apply their numeracy skills in keeping books and improve their business by using simple business management practice.

Contrasting the above views, nonliterate women affirmed that FAL-trained women do better than them in terms of accessing money from micro-finance institutions because of their reading, writing, and numeracy skills which is a requirement by micro-finance institutions. Atima, 24 years and an untrained woman, who expressed her experiences said:

People who know how to read and write challenge me a lot. I have had a bitter experience of borrowing loans. There is a loan that is given out strictly to women by BRAC micro-finance and one of the requirements they have is that the borrower should strictly know how to read and write. This has limited my income status and other illiterate women from accessing the loan, hence making me to live in poverty. I am now unable to develop myself and improve on the welfare of the family.

Atima's narrative shows that her limited reading, writing, and numeracy skills has challenged her financial capacity and progress both within the family and the community where she lives. Her experience affirmed the most held view that financially, women are more disadvantaged in many developing societies, particularly in sub-Saharan Africa. Hence, they need to acquire the skills of reading, writing, and numeracy to be able to face the challenges ahead of them and contribute their part in the financial progress to the community where they live (McFerson, 2013; Misra, 2006).

Other participants decried the constraints on being nonliterate. Magdallene, a 64-year-old FAL-trained woman, who is a small-scale farmer in addition to running a hotel business, reechoed Atima's views on the constraints on being nonliterate and limited financial empowerment. She shared her sentiment:

I have a small hotel business which I learnt from attending FAL training. Because I know how to read and write, BRAC micro-finance gave me a soft loan in order to support my hotel business. This loan is only given to literate women. If I did not know how to read and write, I would have missed the loan opportunity and yet I have no any other source of income to expand my business. I earn Shs. 20,000 daily . . . I have invested my capital in selling small items like fresh fish, beans and milk at a cost of Shs. 10,000 and I earn a profit Shs. 8,000 after deducting expenses of Shs. 2,000.

Magdalene's affirmation of "This loan is only given to literate women" demonstrates how nonliteracy locks women's potentials by limiting their participation in economic activities and socially excluding them from development program.

Risks of income generation. In addition to FAL enabling women to participate IGAs, the program also reduced the risks of their income generation engagements. Women beneficiaries of FAL shared their experiences of the risk incurred in the process of income generation and appreciated the fact that their income status would have been affected if they did not have the opportunity in FAL training. Onyeko, a 40-year-old woman, a peasant farmer and doing small-scale business shared her experience in the risk of running a business on credit. She narrated that:

One time, I incurred a great loss in business because I did not know the risk. After the training, I have now limited selling my shop items on credit and this has made my business to grow due to less loss of income.

Onyeko's remark confirms women's ability to make decisions on credit limits by carrying out background check on credit history and minimizing certain costs of granting credit, for example, the main risk are that the customer might not pay or go bankrupt.

Rural-urban divide: FAL training, income generation, and economic progress. While economic progress is slow in poor countries, urban dwellers often have an advantage over their rural counterparts. The findings indicate different experiences of rural and urban women FAL beneficiaries. From the daily money-making activities, the majority of the participants who lived in the rural settings narrated the conditions under which they participate in generating income. Messy stated that "women do much more garden work alone than men, while men spent most of their time and money generated by their women at beer parties." Her statements denote the negative attitude from their spouses and other male family members. It was noted that a rural woman's ability to generate better income and savings for more investment are burdened by noneconomic activities. On the other hand, the women who lived in the urban setting shared a different life experience under which they participated in IGAs. Besides participation in the peasant farming, the urban women derived their income from the project of small-scale business such as handcraft. Nampa, a 50-year-old woman, FAL participant and who has lived in Town Council area close to 15 years and practiced both farming and handcraft business said:

Through FAL programme, I learnt the skills of “*tic cing*” [handcraft]. I now weave both small and big baskets majorly for sale. The small basket cost Shs. 5,000 each and the big one Shs.10, 000. I sell it on once in a week in the market and other people make orders from home. Every month I make an average of Shs. 150,000 and in a year I earn approximately shs.1, 800,000. I cater for family welfare, pay for my children’s education and reinvest my income in the business as capital. My business has now expanded.

Nampa’s narrative demonstrates that FAL has played a significant role in empowering the urban women through improved income, more access and control over resources, and reduction of poverty. Furthermore, Nampa’s expression seemed to align with Robinson-Pant’s (2014) report that FAL in Uganda has empowered women through increased awareness, reduced poverty, enhanced household income, and control over economic resources. In addition, the rural–urban divide differentiates women in a number of ways and helps us critically understand the complexities of women’s livelihoods and well-being which involve the diversification of income sources and businesses. Hence, when policy makers report vital information on women’s poverty reduction and economic progress, business activities should be classified as either rural or urban. Overlooking rural–urban divides may lead to inefficiencies and causing inequality in economic progress (Akkoyunlu, 2015).

Teamwork

Compared with the women who are nonliterate, the FAL graduates appreciated the importance of FAL in creating a platform for them to enjoy teamwork and partnership in sharing skills and responsibilities in generating income both at family and community level. Akello, using her personal experience of participating in many group projects explained that “FAL has given me the knowledge of forming a group so as to come up with a project like poultry, hence, contributing to the welfare of my family and the community where I live.” However, majority of women continuously insinuated that teamwork among them as women is not enough, while referring to the importance of having supportive husbands as one expressed by Akello that “We need support from our spouses, we are tired of working alone.” This prompted us to interview a few men participants. Andrew, a 55-year-old man, while supporting the women’s views argued that:

Before FAL training, I used to be big headed to my wife, and did not support her on any family projects”, but now “FAL has opened my eyes. I learnt the benefits of teamwork and sharing between responsibilities. We have joint projects like rearing goats and our families’ welfare has improved.

Andrew’s deliberation clearly demonstrates change of attitude and spirit of togetherness in income generation after FAL training. The statement “We have joint projects like rearing goats and our families’ welfare has improved” confirms that working together improves on their economic progress and better livelihoods. Odonga, a 53-year-old man and a peasant farmer, while supplementing with Andrew’s thought further explained that:

A husband and wife are supposed to work together, for instance, in gardening. FAL taught us that, it is not only the responsibility but also men to participate in business activities. I, as Odonga, I have now realised that working together strengthens the financial status of the family. Perhaps the society that has not realised the benefit of FAL would criticise and say that I am making my wife to overrule me.

The various voices to Akello, Andrew, and Odonga on teamwork and FAL illustrates better awareness and application of new knowledge. Moreover, there is evidence of boosted membership in social groups while benefiting from sharing ideas and abilities, socially supporting each other on difficult tasks, learning how to cooperate, and stimulate performance of their IGAs.

Conclusion

The article explored women's experiences of income generation after FAL training. The study found that women who participated in FAL program gained self-confidence in applying practical skills of reading, writing, and numeracy, for example, selling their products without being cheated. Women constitute a higher number of the nonliterate compared with men. This study revealed that FAL program plays a crucial role in enhancing the skills of bookkeeping of women and their ability to determine the profit margin and limit financial loss from their IGAs (e.g., farming). In addition, FAL programs contribute more broadly to a key function of wealth generation and improved welfare of women through shared ideas and abilities, social support on difficult tasks, and learn how to collaborate and improve performance of their IGAs. Taking on Paulo Freire's perspective that empowerment is the main purpose of literacy; findings have presented evidence that women's increased productivity and income, control over resources, and reduction of poverty after FAL program was a success in transforming their economic lives. Hence, literacy skills are the foremost gateway to financial progress particularly for those excluded from the formal education system. Besides, the divergent opinion and lives of, particularly nonliterate women can be changed and enhanced through, for example, continuous creation of awareness and providing them with compulsory learning. To review, the higher the level of literacy skills the more productive and improvement in the lives of the women.

Recommendations

Ministry of Gender, Labour and Social Development which coordinates FAL program in Uganda, international development partners, NGOs, and civil society should ensure that support and implementation of FAL program take an upper precedence. FAL participants can do well in their practice by integrating the training program with life skills components so that women are additionally equipped to perform their roles more effectively. This study therefore acclaims that FAL needs to come first and get the strong and consistent support from the stakeholders in ensuring the training program is well-built where it is most needed by targeting women with low literacy levels.

In order to ensure visibility of learning and the value of educating women, efforts must be made to raise awareness or consciousness about the benefits of FAL training and to protect the learners' confidentiality in order to attract more women who have missed the opportunity of formal education. In addition, there is a need for practical application of literacy skills such as connecting the FAL training program to group learning. The study recommends that the process of empowering adult people that missed formal education must start with policy review and action plan on compulsory FAL training program, particularly for the women.

Acknowledgments

The authors would like to thank the German Academic Exchange Service (DAAD) for financial support for research and publication of this article. Further appreciation goes to the District Community Development Office (DCDCO), Apac, for their support and cooperation, which provided us access to the interview sites, as well as to the participants who kindly contributed in interviews conducted for this study.

Declaration of Conflicting Interests

The author(s) declared no potential conflicts of interest with respect to the research, authorship, and/or publication of this article.

Funding

The author(s) disclosed receipt of the following financial support for the research, authorship, and/or publication of this article: The authors received funding from DAAD (German Academic Exchange Service).

Notes

1. Southern countries include the Republic of South Africa, Angola, Botswana, Lesotho, Malawi, Mozambique, Namibia, Swaziland, Tanzania, Zambia, and Zimbabwe.
2. Economically less-developed countries of Africa, India, China, Brazil, and Mexico.
3. This is equivalent to US\$15.

References

- Akkoyunlu, S. (2015). The potential of rural–urban linkages for sustainable development and trade. *International Journal of Sustainable Development & World Policy*, 4, 20.
- Arndt, H. W. (1989). *Economic development: The history of an idea*. London, England: University of Chicago Press.
- Arndt, H. W. (2014). *Economic lessons of the 1930s*. New York, NY: Routledge.
- National Planning Authority. (2015). *Second National Development Plan (NDP II) 2015/16–2019/20*. Kampala, Uganda.
- Chaturvedi, A., Chiu, C.-y., & Viswanathan, M. (2009). Literacy, negotiable fate, and thinking style among low income women in India. *Journal of Cross-Cultural Psychology*, 40, 880-893.
- Clegg, S., & McNulty, K. (2002). The creation of learner identities as part of social inclusion: Gender, ethnicity and social space. *International Journal of Lifelong Education*, 21, 572-585.

- Creswell, J. W. (2007). *Qualitative inquiry and research method: Choosing among five approaches* (2nd ed.). Thousand Oaks, CA: Sage.
- Incheon Declaration. (2015). Education 2030: Towards inclusive and equitable quality education and lifelong learning for all. *World Education Forum*. Retrieved from <http://unesdoc.unesco.org/images/0024/002456/245656e.pdf>
- Elson, D. (1995). *Male bias in the development process*. Manchester, England: Manchester University Press.
- Freire, P. (1985). *The politics of education: Culture, power, and liberation*. Westport, CT: Greenwood.
- Freire, P., & Macedo, D. (1987). *Literacy: Reading the word and the world*. London, England: Routledge.
- Gboku, M. L., & Lekoko, R. N. (2007). *Developing programmes for adult learners in Africa*. Retrieved from <http://unesdoc.unesco.org/images/0015/001567/156778e.pdf>
- Gundu, M. (2009). *The effect of literacy on access to and utilization of agricultural information for household food security at chirau communal lands in Zimbabwe* (Master's thesis). Retrieved from <https://core.ac.uk/download/pdf/11879982.pdf>
- Hasaba, S. (2012). Education for all: Reflecting on adult literacy learning for socio-economic development in Uganda. *Academic Research International*, 2, 205-216.
- International Fund for Agricultural Development. (2014). *Uganda: Empowerment of rural women through functional adult literacy*. Retrieved from <http://www.ifad.org/gender/learning/sector/extension/52.htm>
- Kabeer, N. (1994). *Reversed realities: Gender hierarchies in development thought*. London, England: Verso.
- Kabeer, N. (2005). Gender equality and women's empowerment: A critical analysis of the third millennium development goal 1. *Gender & Development*, 13(1), 13-24.
- Kabeer, N. (2012). Women's economic empowerment and inclusive growth: Labour markets and enterprise development. *International Development Research Centre*. London, England: Centre for Development Policy & Research, School of Oriental & African Studies, University of London.
- Khan, S. (2001). *Adult learning materials development at community level: A handbook*. Retrieved from <http://www.accu.or.jp/litdbase/material/level.htm>
- McFerson, H. M. (2010). Poverty among women in sub-Saharan Africa: A review of selected issues. *Journal of International Women's Studies*, 11(4), 50-72.
- Ministry of Gender, Labour and Social Development. (2007). *Strengthening literacy practices in Uganda through functional adult literacy education*. Kampala, Uganda.
- Misra, R. N. (2006). *Women education and development*. New Delhi, India: Discovery.
- Mooko, N. P. (2005). Income-generating activities and sources of information of rural women in Botswana. *Information Development*, 21, 113-120.
- Narain, S. (2009, February). *Issues in increasing women's access to finance* (Documento preparado para la consulta de expertos sobre el Estudio Mundial sobre el Papel de la Mujer en el Desarrollo) [Document prepared for the Expert Consultation on the Global Survey on the Role of Women in Development]. Copenhagen, Denmark.
- Niraula, A. (2011). *Rethinking the role of literacy programs in women's empowerment* (Master's thesis), University of Bergen, Norway.
- Nussbaum, M. C. (2001). *Women and human development: The capabilities approach* (Vol. 3). Cambridge, England: Cambridge University Press.
- Obeng-Odoom, F. (2013). Africa's failed economic development trajectory: A critique. *African Review of Economics and Finance*, 4, 151-175.

- Okech, A., & Carr-Hill, R. A. (2001). *Adult literacy programs in Uganda*. Washington, DC: World Bank.
- Olaleye, F. (2008). Empowering women through education. In M. Boucouvalas & R. Aderioye (Eds.), *Education for millennium development: Essays in honour of professor Michael Omolewa* (pp. 155-165). Ibadan, Nigeria: Spectrum.
- Porrás-Hernández, L. H., & Salinas-Amescua, B. (2012). Nonparticipation in adult education from self-perceptions to alternative explanations. *Adult Education Quarterly*, 62, 311-331.
- Prins, E., Toso, B. W., & Schafft, K. A. (2009). "It feels like a little family to me": Social interaction and support among women in adult education and family literacy. *Adult Education Quarterly*, 59, 335-352.
- Robinson-Pant, A. (2014). *Literacy and education for sustainable development and women's empowerment* (UNESCO Institute for Lifelong Learning). Retrieved from <http://unesdoc.unesco.org/images/0023/002301/230162e.pdf>
- Rogers, A. (2008). *Report of consultancy on Functional Adult Literacy Programme in Kalangala and Buvuma Islands provided by the Government of Uganda Ministry of Gender, Labour and Social Development and Supported by ICEIDA*. Retrieved from http://www.iceida.is/media/pdf/UGANDA_REPORT.PDF
- Sen, A. (2003). Reflections on literacy. In C. Robinson & N. Aksomkool (Eds.), *Literacy as freedom* (pp. 20-30). Paris, France: UNESCO.
- Sen, G., & Grown, C. (2013). *Development crises and alternative visions: Third world women's perspectives*. London, England: Routledge.
- Stromquist, N. P. (1997). *Literacy for citizenship: Gender and grassroots dynamics in Brazil*. Albany: State University of New York Press.
- Takayanagi, T. (2013). Rethinking literacy: A case study exploring women's informal learning in coastal Kenya. *CICE Series*, 5(1), 51-63.
- Tapscott, C., & Thompson, L. (2013). Between supply and demand: The limits to participatory development in South Africa. *International Review of Administrative Sciences*, 79, 368-385.
- Uganda Bureau of Statistics. (2016). *The National Population and Housing Census 2014: Main report*. Kampala, Uganda.
- UNESCO. (1974). *The Experimental World Literacy Programme and its global evaluation*. Retrieved from <http://unesdoc.unesco.org/images/0001/000122/012286eb.pdf>
- UNESCO. (2006a). *Education for all: Literacy for life*. Retrieved from <http://unesdoc.unesco.org/images/0014/001416/141639e.pdf>
- UNESCO. (2006b). *Understandings of literacy*. Retrieved from http://www.unesco.org/education/GMR2006/full/chapt6_eng.pdf
- UNESCO. (2012). *Youth and skills: Putting education to work*. Retrieved from <http://unesdoc.unesco.org/images/0021/002180/218003e.pdf>
- UNESCO Institute for Statistics. (2015). *Adult and youth literacy*. Retrieved from <http://www.uis.unesco.org/literacy/Documents/fs32-2015-literacy.pdf>
- Wickens, C. M., & Sandlin, J. A. (2007). Literacy for what? Literacy for whom? The politics of literacy education and neocolonialism in UNESCO- and World Bank-sponsored literacy programs. *Adult Education Quarterly*, 57, 275-292.

Author Biographies

Judith Abal Akello is a third year doctoral candidate at Makerere University Kampala, Uganda under DAAD (German Academic Exchange Service) and also a lecturer at Lira University, Northern Uganda in the Faculty of Management Science, Business Administration Department.

She received her MA in education and international development from the University of London under a Commonwealth Scholarship (2009) and her MBA (2010) and BA in education (2003) from Makerere University, respectively. Her special research interests include: women and adult literacy, women's socio-economic development, girls' education, school dropouts; quality of education; and policy in education, micro-finance and women's poverty eradication.

Evelyn Lutwama-Rukundo, PhD, is a lecturer and coordinator (MA and PhD programmes) at the School of Women and Gender Studies, Makerere University Kampala, Uganda. Her research interest is gender and communication, and she has written an article titled "Dancing to Change: Gender in the Popular Music of Kampala," a book chapter on "Western Theatrical Performance in Africa and Gender Implications," and a book titled "Communication for Development: Community Theatre and Women's Rights in Buganda (Uganda)." She is also a screenwriter and a director, and her forthcoming films include a documentary on the trajectory of gender studies in Ugandan universities and one on outstanding women in Uganda.

Peace Musiimenta, PhD, is a lecturer and undergraduate programme coordinator at the School of Women and Gender Studies, Makerere University Kampala, Uganda. She won a PhD scholarship to study at Makerere University in collaboration with the University of Tromsø, Norway, with a PhD focus on "Redefined Subordination: Interrogating Educated Women's Lived Experiences in Contemporary Urban Uganda." Peace also coordinates the Study Abroad Programme's Gender and Development elective at the School of International Training (SIT) and represents the School of Women and Gender Studies on the Uganda Women's network (UWONET).