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## **Functional literacy-related challenges faced by women entrepreneurs in Lusaka district**

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**Published online: 26<sup>th</sup> November 2019**

### **Abstract**

The purpose of this study was to explore the functional literacy-related challenges faced by women entrepreneurs in Lusaka district. These are women involved in selling in markets and trading in various locations of the city. The objectives of the study were to identify functional literacy programmes for women entrepreneurs available in Lusaka district; determine how women entrepreneurs participated in functional literacy programmes; establish functional literacy-related challenges faced by women entrepreneurs; propose strategies aimed at addressing functional literacy-related challenges faced by women entrepreneurs. The study was guided by the conscientisation theoretical framework by Paulo Freire. It employed a descriptive research design. A sample of 65 respondents comprising 50 women entrepreneurs and 15 officers from non-governmental organizations was purposively selected. Interview guides and observation checklists were used to collect data. The data was qualitatively analysed by content analysis and results presented in descriptions and narration with some verbatim used for illustration. The study revealed that functional literacy programmes available in Lusaka district included skills development, educational literacy, and financial literacy as survival skills. It also revealed that the participation of women in functional literacy related programmes was generally low due to lack of awareness. The study recommended that the government should increase the number of functional literacy programmes to encourage more women to participate. It also recommended that there was a need for adequate sensitization, through adult education programmes, in order to increase the number of participants and beneficiaries of the programmes. The study further recommended that the government, through the Ministry of Community Development and Social Services, should incorporate functional literacy in their plans and set up more literacy classes in communities. It also recommended that the government should encourage collaboration among women.

**Key words:** Functional literacy •Literacies•Women entrepreneurs•Community development

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### **Introduction**

In Zambia, the basic literacy programme was first introduced as basic adult literacy in 1966. In 1972, the programme was re-launched as functional literacy education which is still taking place to date (MCDSS, 2003). Literacy refers to the everyday use of reading and writing (Sichula & Genis, 2019). This is necessary for communication and human development (Street, 2014). It is crucial for individual development, adoption of new technologies, human liberation, attitude transformation and aids arithmetic proficiency

(Graff, 2008). There is not one literacy but multiple literacies in which people engage on a daily basis (Nabi, Rogers, & Street, 2009). On this basis, Freire (1972) sees literacy as a process of conscientisation which involves reading of the world rather than the mere reading of the word. It is an active process of continuously engaging with the real-world through dialogue and incorporating reflection and action (Freire, 2014). That is, to be literate means being able to make decisions based on interpreting situations and reading the environment in which one is found. This refers to the functionality of literacy (Rogers, 1997). The concept of functional literacy was introduced by UNESCO in the 1960s (UNESCO, 2003). The idea was to make literacy useful as opposed to merely teaching learners how to read and write for the sake of doing so (Sichula, 2018). Therefore, in a multiliteracy context, functional literacy is one of the multiples forms of literacy (Rogers, 1997). Watkins (1999) describes functional literacy as literacy that results when a person has acquired the knowledge and skills in reading and writing which enable him/her to engage in activities that will improve his/her well-being.

The use of functional literacy has evolved from merely thinking about the usefulness of reading and writing in the context of communication alone but now include the socio-economic improvements (UNESCO, 2013a). Therefore, functional literacy has been linked to improved health and poverty alleviation through income generation and entrepreneurship (Aitchison, 2005; Oxenham, Diallo, Katahoire, Petkova-Mwangi, & Sall, 2002; Robinson-Pant, 2016). According to Hisrich (2005), entrepreneurship is the process of designing launching and running a new business which often begins with a small business, offering a product process or service for sale or hire for the purpose of gaining profit. Through functional literacy, people are informed and prepared to engage in entrepreneurial activities (Oxenham et al., 2002). This makes them more likely to make sound investment decisions and successfully run business (World Bank, 2013). Furthermore, a person with functional literacy is more likely to have an open mind that opens him/her to business opportunities.

Anigbogu (2014) asserts that literacy liberates one from the shackles of ignorance, poverty and economic depression and that it is a catalyst for change, transformation and socio-economic development. Anigbogu adds that literacy enhances business enterprise and development in society. The importance of developing functional literacy among women has been recognized by governments, non-governmental organisations (NGOs) and civil society organizations (Ministry of Education, 2015). However, the implementation of these programmes is slow to come by even though there have been some improvements in the recent past. Literacy levels in Zambia have been improving in the recent years (UNESCO, 2017) and women entrepreneurs continue to increase (Ministry of Finance and National Planning, 2019; World Bank, 2013; Mwansa, 2007). However, functional literacy-related challenges among women entrepreneurs remain blurred because research has been lacking on this subject. Particularly in Zambia, the focus of most studies (Mulenga, 2000; Muyoba, 2000; Sichula, 2018) on functional literacy has been on the benefits to individuals and society as a whole. Considering that women remain one of the disadvantaged and marginalized groups in society (UNESCO, 2013b), it is important that their challenges in entrepreneurship are documented. This is crucial for decision making for purposes of providing a conducive environment equally for women entrepreneurs. The objectives of the study were to (a) identify functional literacy programmes for women entrepreneurs available in Lusaka district; (b) determine how women entrepreneurs participated in functional literacy programmes offered in Lusaka district; and (c) establish functional literacy-related challenges faced by women entrepreneurs in Lusaka district.

## **Theoretical Framework**

The theoretical lens for this study was conscientisation by Paulo Freire. Conscientisation is an education process whose main objective is to bring about transformation among the oppressed in society (Freire, 1973). The target group for this study were women who in many societies are generally marginalized (UNESCO, 2015). Human liberation and consciousness through dialogue are the expected outcomes of conscientisation (Freire, 1998). This is a process of developing consciousness, by the marginalised of all

the ills against them and take action to improve themselves (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 were considered [*tabula rasa*] empty vessels to be filled with knowledge. Instead, Freire (1970) proposed a liberation, dialogic, and problem posing education. This approach uses literacy to solve problems affecting people through identifying a situation, relating that situation to their daily lives, thinking about the causes and how it can be resolved (Riddell, 2001).

The basis of Freire's method to this study was that functional literacy education is a part of the process of the revolutionary transformation of society. The method is centered on a comprehensive transformation and change of society where men and women work together and support each other for the good of society. This approach to literacy has the potential to make women entrepreneurs who are labelled as "illiterate" lose their fatalistic, apathetic and naïve view of their reality as given and immutable (Sanders, 1968). Conscientisation, therefore, leads to people organising themselves to take action so as to change their social realities. The concept of conscientisation 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 the value and assumptions of equality of all people, their right to knowledge and culture and criticise their situation and act upon it. It also implies having faith in the capacity of all people, including those labelled illiterate, to engage in critical dialogue (Hillier, 2005). Freire felt that before teaching literacy is teaching learners to overcome oppression by developing an increasing understanding of their realities and attaining critical consciousness (Freire & Macedo, 2005; Mezirow, 2003). He proposed that such conscientisation could be achieved through an active dialogical and critical pedagogy (Freire, 1970; 1972).

In many contemporary African countries, 'illiteracy' has been problematized as the enemy of development, especially in the rural areas of Zambia. Ministry of Education (2015) associates illiteracy with poverty which is believed to be widespread in the country. These conditions or circumstances provide a context in which Freire's conscientisation literacy could be applied in order to raise the critical awareness of rural and urban people (UNESCO, 1994). Freire's theory is relevant to this study because it entails having confidence in the capacity of all people, including the marginalized women who are labeled illiterate, to engage in critical dialogue, self-reflection and effectively participate in empowerment and developmental activities.

### **The Concept of Literacy**

Literacy is a tool for communication through reading, writing and speech ((Rogers, 1999; Sichula & Genis, 2019). Further, it involves identifying, understanding, interpreting, creating, computing, and using printed and written materials associated with varying contexts (Prinsloo & Street, 2014). Literacy involves a continuum of learning in enabling individuals to achieve their goals, to develop their knowledge and potential, and to participate fully in their community and wider society (Rogers, 2014; UNESCO, 2008). Three key features of the UNESCO definition of literacy, according to Montoya (2018), are first that it is about the uses people make of it as a means of communication and expression, through a variety of media. Secondly, that literacy is plural, being practiced in particular contexts for particular purposes and using specific languages and thirdly, that it involves a continuum of learning measured at different proficient levels.

### **The plurality of literacy**

The 21<sup>st</sup> Century view of literacy is to see literacy in multiples forms and contexts. Nabi et al. (2009) and Sichula (2018) say that there are two major approaches to literacy. Firstly, is the cognitive approach which sees literacy as a cognitive process of learning to read and write in a decontextualized space. This is also called conventional or traditional literacy and it may include teaching the alphabet, phonetics, phonology, morphology, syntax, semantics and pragmatics that govern the reading and writing skills in a conventional

manner (Hughes & Schwab, 2010). Street (2006) describes this approach as autonomous because it assumes that literacy is a remedy to human suffering and every person can acquire this single universal literacy regardless of location and circumstances, which is not true. The other approach to literacy is called the sociocultural approach or ideological approach. Again this is attributed to the work of Brain Street in the 1970s who established that people who are regarded illiterate actually engage in literacy without any form of disadvantage (Nabi *et al.*, 2009; Rogers & Street, 2012). Within the cognitive model of literacy is included initial literacy. This form of literacy looks at the time or stage an individual learns or is expected to cognitively learn the skills of reading and writing in a particular language. The sociocultural domain includes everyday survival-based literacy. It involves learning survival skills including income generating skills to empower societies economically to be independent and self-sustaining. Within adult literacy learning are different literacies including income generating literacies, civic literacies and other literacies crucial to people's daily lives (Gebre, Rogers, Street, & Openjuru, 2009; Steiner, 1997).

### **Functional Literacy**

Functional literacy was first introduced by UNESCO in 1969 though it has been highly popularised by Professor Harbans Bhola with his view of the approach as a tool for modernisation leading to social and economic change (Bhola, 1995). 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). In the global context, it means from a simple process of acquiring basic cognitive skills to using these skills in ways that contribute to socio-economic development, for developing the capacity for social awareness and critical reflection as a basis for personal and social change (Education For All, 2006)

Collins & O'Brien (2003) assert that functional literacy is literacy that sees the minimum skills needed to meet personal and social needs in general. A report by UNESCO (2011) reveals that functional literacy is an important aspect of the requirements for fundamental education outcomes. It incorporates domestic skills, knowledge of other cultures and an opportunity to develop personal attributes such as initiative and freedom. The report further asserts that despite the deeper conceptual aspects of functional literacy, there is little that has been done in articulating it at national and international levels. Furthermore, the report reveals that international organizations have acknowledged broader understandings of functional literacy, which encompasses 'conscientisation,' literacy practices, and lifelong learning (UNESCO, 2013a, 2013b).

### **Entrepreneurship**

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 & 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, resulting in monetary rewards, personal gratification and independence (Hisrich, 2005).

An entrepreneur is an individual who creates a new business in the presence of risks and uncertainties for the sole purpose of making a profit and achieving growth by identifying opportunities and combining the necessary resources to capitalize on them (Berger, 1991). The important roles that entrepreneurship plays including 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

& Groenewald, 2007). Women are active participants in the small and micro enterprises 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).

### **Functional literacy programmes**

A review of the literature around the world, Africa and Zambia on functional literacy programmes 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 allow them to seek employment, remain social and become active members in their communities. Conversational skills were enhanced in these courses with an emphasis on speaking, grammar and comprehension. Further, a friendly, supportive and non-judgmental atmosphere was created to allow students to strengthen their reading and writing skills.

Deo (2012) reports that in India a literacy programme was developed as part of an ongoing agricultural development and women empowerment. The programme adopted a two-pronged strategy to develop women's functional literacy skills, namely; building agricultural capacity 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 women's agricultural productivity and incomes. Furthermore, women who participated in the literacy training adopted almost all the agricultural practices taught through the projects. Several of them also became head farmers, teaching good agricultural practices to others.

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 were undertaken by either the government or NGOs to provide programmes to educate adult learners. The paper established that the illiteracy problem remained one of the principal issues that limited the development and social transformation in Egypt. The paper concluded that there was a need to explore alternative ways of improving the 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 improve their lives as individuals and as positive members of the community.

Another study in Ghana by Arko & 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 a positive relationship between participation in functional literacy classes and the ability to do some numerical calculations. Furthermore, Bakirdjian, (2013) carried out a study in Liberia on the impact of adult functional literacy programmes on peoples livelihoods. The study found that women households were mainly dependent on their husbands' income when it came to financial matters. The study also 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 was later 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 (Mwanakatwe, 1974).

### **Participation in functional literacy programmes**

UNESCO (2013) reported that in 2013, there were about 1 billion adults who lacked schooling and as such could not read and write. This was approximately twenty six percent of the world's adult population. Women make up two-thirds of all non-literates. There is no doubt that literacy has been high on the agenda for many nations. However, the available school literacy data shows that there are 750 million adults globally (UNESCO, 2017). From this 102 million people lack schooling and are aged between 15 and 24. Similarly, two-thirds of women lack the necessary literacies for socio-economic development. 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 while 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 of America were functionally illiterate. Many students entering kindergarten performed below their peers and remained behind as they moved 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).

Furthermore, a report by UNESCO (2015) shows that the global literacy rate for all people aged 15 and above was 86.3%. The global literacy rate for all males was 90.0% and the rate for all females was 82.7%. The rate varied throughout the world with developed nations having a rate of 99.2% (2013); Oceania having 71.3%; South and West Asia having 70.2% and sub-Saharan Africa at 64.0% (2015). The reported indicated that over 75% of the world's 781 million illiterate adults were found in South Asia, West Asia and sub-Saharan Africa and women represented almost two-thirds of all illiterate adults globally. In Zambia, a report by the Ministry of Education (2008) shows a slight increase in adult literacy. The report indicates a slight increase in 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.

However, the overall national literacy rate in Zambia has remained low. According to the Demographic and Health Survey (DHS) conducted by the Central Statistical Office (2015), Zambia's literacy rate stood at 63.4 percent, with illiteracy much more pronounced in females than males. According to Ministry of Commerce, Trade and Industry (2006), women entrepreneurs participate in organizations such as Zambia Women Entrepreneurs Development Association in Zambia, whose main aim is to stimulate the economic empowerment of women and youth through skills and business management and the provision of funding and marketing support to micro entrepreneurs. This aim is achieved by providing entrepreneurship and skills training to members, providing credit to individual members and women's groups for income generation activities.

### **Functional literacy-related challenges faced by women entrepreneurs**

The literature has indicated that women entrepreneurs face a number of challenges which may slow or impede their growth and development. Coleman & Robb (2002) say women entrepreneurs lack knowledge in information technology and business skills as well as education. Coleman & Robb state that many women entrepreneurs also face the burden of balancing between productive and reproductive roles. This is because they have to strike a balance between the two roles which can be challenging. Akanji *et al.* (2006) posit

that women entrepreneurs in less developed countries face many 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. Riding & Swift (1990) add that a primary and continuing obstacle faced by women entrepreneurs appear to be difficulty in securing capital and finding new business ventures. They explain that financial conditions for women business owners are less favourable for women than for men and that women, more often, have to pay higher interest rates, find more collateral and provide a spouse's co-signature.

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

In Tanzania, most women owned enterprises 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 entrepreneurs sell their products in local markets, with only small percentages selling regionally or internationally. The government of Tanzania has expressed commitment to supporting 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 & Kushoka, 2011).

## **Methodology**

The study employed descriptive research which 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). The target population for this study was all women entrepreneurs with medium to small scale registered businesses in Lusaka district and officers from non-governmental organizations. The sample was 60 respondents comprising 50 randomly selected women entrepreneurs from five markets and trade areas and 15 purposively selected officers from NGOs. Interview guides were used to collect data from all the respondents. Observations checklists were also used to collect supplementary data. The data was qualitatively analysed by content analysis and results presented in descriptions and narrations. Verbatim which was considered relevant to the findings were also included for illustrations. In upholding research ethics, informed consent was obtained from all the respondents and identities of the respondents were kept anonymous. In addition, the respondents were assured of the confidentiality of the information they would give. They were also told that the study was purely for academic purposes.

## **Findings and Discussion**

The findings and discussion are presented under the following themes: Entrepreneurial functional literacy-based programmes, Women entrepreneurs in functional literacy programmes, Entrepreneurship challenges

faced by women entrepreneurs and Strategies towards addressing the challenges faced by women entrepreneurs.

### **Entrepreneurial functional literacy-based programmes**

The study established that four main functional literacy programmes were offered to women entrepreneurs by NGOs in Lusaka district. These included skills development programmes, which comprised fields such as catering; and educational programmes which consisted of basic literacy. Others were financial programmes which comprised field such as micro finance skills; and awareness programmes which included aspects such as community sensitisation. One officer from an NGO said:

“...We do it also and have different types of literacy. We have basic education programmes 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.”

The study also revealed that most of the functional literacy programmes available in Lusaka district hinged on capacity building, empowerment, and education. They aimed at building the capacity of women by training and community mobilization. They also sought to encourage women to create their own capital by saving as well as encourage them to go to school. The programmes were ultimately aimed at empowering women through the acquisition of relevant entrepreneurial skills and competencies.

The study further revealed that most functional literacy programmes offered in Lusaka were similar to programmes offered in other contexts. For instance, the educational literacy skills programme offered in Lusaka was 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. It also allowed women 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, ongoing agricultural development and women’s empowerment work had adopted a two-pronged strategy to develop women’s functional literacy skills. This was done by building agricultural capacity and supporting empowerment initiatives so that women were better placed to take advantage of agricultural economic opportunities in the broader programmes.

### **Women entrepreneurs in functional literacy programmes**

The study revealed that 38 out of 50 women entrepreneurs were not participating in any kind of literacy programmes. This implies that most of the women were not participating in any women empowerment programmes. Among the reasons given were that most of them had not been aware of the availability of such programmes. Some women had joined empowerment groups in churches that helped them to save money through budgeting and prudent usage. Others had heard about the programmes but were not participating in them because they were not invited. Yet others were not participating because they had no faith in such programmes. One woman entrepreneur said:

“How can you participate in something you do not know, or better still, whose value you cannot ascertain? At our church, we have programmes that seek to empower women in a number of ways. In fact, they are better organised and more relevant than some of the programmes provided by NGOs.”



This finding seems to suggest that there was inadequate sensitisation on the programmes and how beneficial they could be in enhancing women's businesses and entrepreneurial potential. The Ministry of Commerce, Trade and Industry (2006) reports that when women are given the opportunity to participate in empowerment programmes they are likely to benefit more than men. The Ministry also indicates that women entrepreneurs participate in organizations such as Zambia Women Entrepreneurs Development Association in Zambia, whose main aim is to stimulate the economic empowerment of women and youth in Zambia through skills and business management as well as the provision of funding and marketing support to micro entrepreneurs. However, officers from NGOs claimed that women entrepreneurs were generally aware of the programmes offered. They stated that they advertised their services through different platforms such as radio, media and also targeted women in large groups such as those in churches. They asserted that claims of women not being aware of the availability of programmes in the district were inaccurate.

### **Entrepreneurship challenges faced by women entrepreneurs**

The study revealed that functional literacy-related challenges faced by women entrepreneurs mentioned included a lack of financial management skills, low business returns, competition from other entrepreneurs, poor record keeping, and a poor money saving culture. One woman entrepreneur said:

“In our business, there is not much profit. For example, you sell 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.”

The women entrepreneurs explained that they faced competition from other entrepreneurs and traders who sold similar products in the same location and since they lacked advertising and persuasion skills, they were at an obvious advantage. 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.”

This finding is in agreement with the study by Jagero & Kushoka (2011) who established that most women entrepreneurs in Tanzania were concentrated in an informal, micro, low growth, and low profit activities, where entry barriers were low but price competition was intense. Furthermore, most women entrepreneurs stated that they did not keep proper records of their sales because they had no written records of their financial transactions. This problem was compounded by the absence of information communication technology gadgets such as computers and accessories for those who could use them. Others explained that they could not type and neither did they have skills and competencies to write and document their business transactions.

One of them asserted:

“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 we can get from the products. Otherwise, we are disadvantaged by the lack of business and investment skills.”

Additionally, some women entrepreneurs indicated that they faced the challenge of inability to put price tags on their merchandise because they were unable to read and write. This entailed that they had to verbally

state the prices of their merchandise each time a client came through to make purchases, which was cumbersome and time consuming. Figure 1 below shows merchandise on sale without price tags:



**Photo:** Agatha Kasonde

The study showed that businesses owned by women entrepreneurs were generally small and insignificant as they mostly dealt in second-hand clothes, tomatoes, fruits and vegetables which did not yield significant financial returns. This highlights the limited capacity that women entrepreneur in Lusaka urban possessed. This is consistent with Coleman & Robb (2002) who found that women-owned businesses in the United States were of smaller nature compared to those owned by their male counterparts.

### **Strategies towards addressing the challenges faced by women entrepreneurs**

Respondents were asked to state what they thought should be done to address the functional literacy-related challenges women entrepreneurs faced. Women entrepreneurs stated that loans could help address the challenge of a lack of financial capital. Additionally, officers from the NGOs proposed improvement in educational access for women, low interest rates and government support for organisations that support women in their business ventures and entrepreneurship.

Officers from NGOs also emphasised the importance of literacy in relation to information and communication technologies (ICTs). One of them asserted:

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

The respondents further proposed easy access to funds which could be through the provision of soft and flexible loans without the demand for collateral. One officer from an NGO said:

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

It can be noted from the foregoing that entrepreneurship among women was a significant component of economic and livelihood activities among women in Lusaka district. The study findings have indicated that the women were resilient in their entrepreneurship acumen despite facing functional literacy-related challenges.

## **Conclusion**

The study concluded that a number of functional literacy-related programmes were available for women entrepreneurs in Lusaka district though fewer women than expected participated in them. It also concluded that the participation of women entrepreneurs in the programmes was low due to lack of awareness, which implied that programme providers may not have effectively disseminated information to the target clientele. The study further concluded that women entrepreneurs faced a variety of challenges which needed to be mitigated in order to create a conducive environment for them to flourish in their business and entrepreneurial activities. These were inadequate funding, lack of business information, low business returns, competition. It also concluded that women entrepreneurs were quite determined to be self-reliant through income generating activities and could excel in their endeavours given necessary support by concerned stakeholders. The study recommended that the government should increase the number of functional literacy programmes to encourage more women to participate. It also recommended that there was a need for adequate sensitization, through adult education programmes, to increase the number of participants and beneficiaries of the programmes. The study further recommended that the government, through the Ministry of Community Development and Social Services, should incorporate functional literacy in their plans and set up more literacy classes in communities. It also recommended that the government should encourage collaboration among women so that they pool their resources and share entrepreneurial ideas.

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