Research Article

Adult Literacy and Skill Acquisition Programmes as Correlates of Women Empowerment and Self-Reliance in The Gambia

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Self-reliance and empowerment for women have been at the centre of the agitations for gender balance in Africa. Women are largely marginalised, and obvious gender disparity exists in school enrolment and completion rates in most African countries, particularly in The Gambia. Efforts to address this shortfall led to the adoption of adult literacy and skill acquisition programmes to build the capacity of women and out-of-school adults. Training contents were developed and centres set up across the six educational regions in the country, but most graduates of the programme are neither financially empowered nor self-reliant. Therefore, the study examined the relationship between these capacity-building programmes and women empowerment and self-reliance. The research employed a descriptive design of survey type with 250 participants from two educational regions in The Gambia. Four null hypotheses were raised and data collected through a questionnaire were analysed using t-test, mean, and simple frequency. The result showed that adult literacy and skill acquisition programmes correlate significantly with women empowerment and self-reliance in The Gambia. Recommendations were made on how to improve on the existing training structure.

1. Introduction

Illiteracy, mass unemployment, and increasing poverty levels have become some of the major problems confronting most of the developing countries in Africa, including The Gambia. It is evident that national development and economic growth cannot occur in the face of challenges such as illiteracy, unemployment, and poverty. In recognition of this fact, the United Nations initially proposed the Millennium Development Goals (MDGs) in the year 2000 which has evolved into the Sustainable Development Goals (SDGs). These goals are meant to tackle the problems of under-development in Africa and other developing nations of the world. Gambia integrated the Millennium Development Goals (MDGs) into policy frameworks in 2002 and fused it into the National Developmental Plan tagged Vision 2020 [1, 2].

The United Nations Report on the MDGs for 2017 commended the progress made in actualisation of the MDGs in The Gambia [3]; however, the country still has its fair share of the problems [4]. For example, a report by the World Bank [5] shows an 18% increase in the number of poor people in The Gambia between 2010 and 2015 which suggests that rural poverty was rising and the wealth gap between rural and urban Gambians was widening. Similarly, the report showed that illiteracy rate in The Gambia is high with only 40.1% of the literate population and a large number of the 59.9% of illiterates are women. The implication of this is that there is mass illiteracy, unemployment, and increasing poverty among women in The Gambia, especially those in the rural areas. This is because there is gender bias as far as access to education is concerned in the country. According to Joof [6], Gambia is a patriarchal society with prevalent male dominance, recognised traditional roles for women, and high levels of gender inequality in every facet of the national life.

As far as access to adult and nonformal education programmes are concerned, Joof [6] posits that Gambian women have to contend with heavy workload, poor attitude of men towards their quest to acquire literacy, and
vocational skills. Similarly, Garba [7] posits that, in most African countries, women lack the capacity to make meaningful contributions towards achieving sustainable peace especially in formal processes because of the patriarchal culture that promotes male domination and female subordination. The female population in The Gambia has a high illiteracy rate because they are often denied access to education because of poverty, early marriages, and the patriarchal nature of the society that expects a woman to remain perpetually "under control" of her father as a child and, later, her husband as a wife.

Although Gambia has experienced political changes with attendant changes in policy direction especially in the area of increase in support and motivation for girl-child education, significant gains have not been recorded in solving the socioeconomic problems of poverty, unemployment, and illiteracy highlighted in the UN 2017 report. Efforts to empower women and improve literacy rates in the country have largely focused on building capacities through interventions such as adult literacy and skill acquisition programmes in collaboration with several Nongovernmental Organisations (NGOs). But most of these capacity building programmes have not yielded the desired results as far as women empowerment and self-reliance is concerned in the rural and urban regions in The Gambia.

Capacity building has been defined as a process of empowering an individual or organization to effectively achieve set objectives and fulfill a preconceived mission [8, 9]. It is the means by which individuals, groups, or a nation acquires, retains, and improves the skills and knowledge essential for self-reliance and empowerment. Capacity building as an aspect of education has been identified as a panacea to the problems of mass illiteracy, unemployment, and poverty. Education empowers the mind, equips individuals with skills, and remains pivotal in building capacity and empowering people to contribute to national development.

In consideration of the importance of education at building capacity, there should be equal access to education across gender divides. Similarly, scholars [10, 11] have found entrepreneurship education in form of skill acquisition and adult literacy programmes as contributory factors to national development, empowerment, and self-reliance in South South and Northern Nigeria, respectively. From the foregoing, it is obvious that there is a deficit in the number of educated female population in The Gambia. In a bid to achieve gender equity and bridge the gap in human capital resources in the country through education, the Gambian government introduced adult literacy and skill acquisition programmes to empower and make women self-reliant.

Most of these efforts are coordinated by the government and in collaboration with Nongovernmental Organisations (NGOs) to improve the standard of living of the women. Some of these include legislation against early girl-child marriage, sponsorship of girl-child education through the mothers that volunteer in community-based groups, evening or night adult literacy programmes, vocational training, and skill acquisition programmes. However, these efforts are grossly inadequate when one considers the years or level of gender discrimination against women in Africa. Factors such as illiteracy or low literacy rates, massive unemployment, culture of male domination, gender-based violence, discrimination, lack of vocational skills, among others have frustrated past and current efforts to empower women in The Gambia. Klot [12] opines that, from management skills to infrastructure and technical expertise to resources, capacity building is lacking within women’s population.

To ameliorate these problems, adult literacy and skill acquisition centres were established across the country to build the capacity of out-of-school adults and youth, especially women. These centres offer courses such as English language, mathematics, and sociology in combination with any of the skills such as sewing, hair dressing, cookery, and soap making. It is important to ascertain how these centres have contributed to the empowerment and self-reliance of women through the determination of the correlation between capacity building programmes in these centres and women empowerment in The Gambia. Therefore, this study determines the relationship between adult literacy and skills acquisition training programmes and women empowerment and self-reliance in The Gambia.

2. Statement of the Problem

There is a huge gender imbalance in human resources in The Gambia as a result of years of male dominance and traditional patriarchal beliefs in the society. Illiteracy, poverty, and unemployment are some of the challenges confronting Gambian women in both the rural and urban areas. Several efforts to reduce the deficit in the number of females that are financially empowered and self-reliant have been in the areas of capacity building through adult literacy and skill acquisition programmes in different centres across the country. These centres are coordinated by the government and in collaboration with Nongovernmental Organisations (NGOs) to improve the standard of living of the women. However, the efforts to empower women in The Gambia have not achieved significant success because literacy rates and unemployment still remain high. Therefore, this study determines the relationship between adult literacy and skills acquisition training programmes and women empowerment and self-reliance in The Gambia.

3. Research Hypotheses

The following hypotheses were formulated and tested at a significance level of 0.05.

H01 Adult literacy and skill acquisition programme has no significant impact on women empowerment in The Gambia.
H02 Adult literacy and skill acquisition programme has no significant relationship with women emancipation in The Gambia.
H03 Adult literacy and skill acquisition programme has no significant impact on women self-reliance in The Gambia.
4. Theoretical Framework

4.1. Attribution Theory. Attribution theory is concerned with how individuals interpret events and how this relates to their thinking and behaviour. The attribution theory assumes that people try to determine why other people do what they do, that is, attribute causes to behaviour [13, 14]. Attribution theory is a three-stage process as follows: (1) the person must perceive or observe the behaviour, (2) then the person must believe that the behaviour was intentionally performed, and (3) then the person must determine if they believe the other person was forced to perform the behaviour or not. Attributions are classified along three causal dimensions: locus of control, stability, and controllability. The locus of control dimension has two poles: internal versus external locus of control. The stability dimension captures whether causes change over time or not. Controllability compares causes one can control with causes one cannot control. This study seeks to determine whether adult literacy and skills acquisition capacity building programmes can cause women empowerment.

4.2. Capacity Building through Adult Literacy Programmes in The Gambia. The objective of the adult and nonformal education sector in The Gambia is out of the desire to build human capacity and empower citizens, especially the women population in order to achieve gender balance in human capital development. Aisha Isa [15] posits that nations must make efforts to inculcate self-reliance in the women population through equal access to educational opportunities irrespective of their age, location, creed, or status through adult literacy programme and vocational education.

Accordingly, access to adult and nonformal education in The Gambia is not limited by geographical location, gender, age, and prior contact with formal education because the focus is on the promotion of functional literacy. Therefore, the training sessions are conducted on a flexible schedule (morning, afternoon, evening, and night classes) and mostly through the medium of local languages, public private partnership with partners (NGOs, religious and community-based organisations) to implement functional literacy programmes, and the coordination of interventions among all financial partners so as to focus on the objectives contained in the education policy.

In the implementation of the Education Sector Policy in The Gambia, several adult literacy centres have been established across the country and the facilitators were given financial incentives to teach in the rural communities [16]. Also, several community-based organisations and religious groups have been encouraged to establish (Madrasa Education) schools meant to improve literacy rates irrespective of gender. According to information on Empereco: The Gambia [4], most of these centres are funded through public private partnership. Other notable interventions to support gender-balanced adult and nonformal education in The Gambia include the Community Skills Improvement Project (CSIP) funded by the African Development Bank (ADB), which aims, among other things, to reduce poverty through the provision of functional literacy/numeracy skills. The programme is being implemented in 250 communities with a target reaching 40000 illiterate women and out-of-school youth from ages 15 to 35 for a period of 6 years.

Also, Basic Functional Literacy Programme is another intervention being implemented in the Greater Banjul Area. The programme uses primary school teachers as facilitators for improved quality service delivery. With all these laudable programmes, it appears the country is still very far from the target reaching 40000 women who are illiterates. The adult and nonformal educational programme is considered as an intervention to build capacity, empower women, combat illiteracy, and reduce unemployment and poverty [17] (http://www.accessgambia.com). Therefore, to reduce the level of poverty, illiteracy, and unemployment among women in The Gambia, adult and nonformal education programmes should be encouraged and accessible to women in the rural and urban communities [18].

The Gambian government understands that Education for All (EFA) cannot be achieved solely through the formal education system; consequently, the adult and nonformal education sectors were introduced to complement the efforts of formal education to achieve EFA. This is because adult and nonformal literacy programme, if properly implemented, is capable of reducing poverty and illiteracy rates among the women population in The Gambia to the barest minimum. Access to adult literacy programmes will empower women irrespective of their location to contribute significantly to national development. Similarly, the Republic of The Gambia Education Sector Report [16] highlighted the objectives of the adult and nonformal education sectors in The Gambia as follows:

To achieve 50% improvement in the levels of adult literacy by 2015, especially for women
To reduce imbalances between regions and between urban and rural areas. This is being done through the promotion of functional literacy and nonformal basic education.

4.3. Capacity Building through Skill Acquisition Programmes in The Gambia. In line with the objectives to build human capacity and achieve gender balance in national development, the Gambian government established several technical and vocational skills acquisition centres to respond to the need for a highly trained professional workforce and to expand the provision of Technical and Vocational Education and Training in the country [19]. Agbogo and Azih [11] reason that skill acquisition programmes should be considered a matter of national policy and designed to train potential entrepreneurs within and outside educational institutions. These skill acquisition programmes focus on entrepreneurship development which is an important aspect of human capital development that is able to contribute to...
the financial empowerment and self-reliance of the participants. To this end, several capacity building centres providing skills acquisition programmes aimed at promoting self-reliance and empowerment to women using the TVET platform in areas such as farming, sewing, cookery/catering, hair dressing, and soap making were established.

Apart from skill acquisition, these centres also teach subjects such as English language, mathematics, and sociology in order to promote personal and socioeconomic development of the citizens. The targeted student base of the skill acquisition or vocational training centres mostly comprises illiterate adults (males and females) and out-of-school youths. Therefore, the content of the training offers empowerment, lifelong learning opportunities, and an avenue for capacity building to the beneficiaries of such programmes. To ensure that graduates of the skill acquisition programmes are able to secure employment after the course, the government encourages employers of labour to increase their engagement with TVET institutions to bridge the skill gaps and to deliver the needs of the society.

The main objective of the skills acquisition programmes is to empower out-of-school youths and adults in the rural and urban areas to either become employable or self-employed. The content of the course per time is according to societal demand and availability of instructors in the training centres. The method of instruction in most of the skill acquisition training programmes is hands-on or practice-based and the focus is on functional education. Also, the medium of instruction is mostly in the local or indigenous languages. Some of the challenges of these skill acquisition programmes include inadequate infrastructure, low numbers of graduates, irrelevance of the skills acquisition training programme to the labour market needs, perception of the programme as second option, and inadequate number of scholarships for skill acquisition trainers, teachers, instructors, and students, to name just a few.

4.4. Self-Reliance and Women Empowerment in The Gambia: Prospects and Challenges. Gender still remains a very sensitive issue in The Gambia because of the patriarchal nature of the society. Most women (including girls) are marginalised and disadvantaged in the country because of several factors which include illiteracy, poverty, cultural and religious sentiments, among others. Poverty continues to be a key factor limiting access to education for girls and women, while other factors such as societal value, attitudes, culture, and religious beliefs have frustrated several programmes aimed at building capacity or promoting self-reliance and empowerment of the women population. These factors have contributed in no small means to poor school enrolment or completion rates, early or forced marriage, domestic violence, male child preference, gender-based violence, female genital mutilation, male domination, sexual harassment, and abuse in The Gambia.

Other forms of discriminations and denials on the basis of gender have led to a system that produces girls with low self-esteem or self-confidence. Connolly [20] avers that women in The Gambia are denied access to resources such as land, credit facilities, or bank loans that can break the barriers of poverty and make them contribute positively to the economy. Also, most of the women have poor access to social services, healthcare, and education and work in low-wage jobs with gender-based violence which is a frequent occurrence in The Gambia [21]. However, efforts are on to eradicate all forms of discrimination on the basis of gender within the legal framework and through sensitisation or active engagements with village heads in the rural areas. Going by recent school enrolment figures, gender balance has been achieved in school enrolment especially in the basic and secondary levels of education. This shows that much progress has been made in the area of balancing gender disparity in secondary school enrolment and completion rates through the instrumentality of the law, social awareness by the NGOs, and community engagement through the village chiefs in the rural areas.

Most of the girls go into early marriages or child bearing after the completion of the secondary school education and often do not pursue a higher educational degree to work in corporate organisations. To boost the chances of school completion for the females, The Gambia has a reentry policy for girls who dropped out of school as a result of pregnancy and early marriage. Apart from this, there are several efforts to neutralise some of the factors that militate against girls' school enrolment and completion rates especially at secondary and tertiary levels of education. For instance, in order to empower women and encourage the girl child to complete school, scholarship grants in form of sponsorship are made accessible for girls to pursue tertiary education in the country. However, most girls still drop out of school and do not proceed to tertiary education after they complete secondary education. Therefore, there is still gender imbalance or disparity in tertiary education and other forms of education such as adult or nonformal education and skill acquisition programmes in The Gambia. The implication is that population of working-class women in The Gambia is low.

There have been several efforts on the part of the government and stakeholders in education to reduce gender disparities and encourage girls/women in enrolments in tertiary education, especially in courses like mathematics and other core sciences. Also, the ministry organises remedial programmes with incentive package for female students at tertiary and higher education institutions. But most of these grants are limited to selected subject areas. The gender balance in education initiative is supported through collaborations with organisations such as UNICEF and United States Peace Corps (USPC), together with other partners to safeguard quality control and assurance [4]. Several other interventions aimed at empowering women in The Gambia include FAWE girls’ clubs, capacity training for newly graduated teachers on gender responsive pedagogy, and promotion of a gender responsive school environment.

Other organisations registered as a nongovernmental association like SERDA (Self-Reliant Development Association) with an objective to increase the capacity of local communities to become economically independent and flexible have been very active in engaging women in the rural
areas. SERDA has financed several local community projects such as chicken rearing, garden crop farming, creation of kindergarten schools, and skill training for women in The Gambia (Source: http://www.accessgambia.com). Other efforts to achieve self-reliance and empower women in The Gambia, especially in the rural areas, have been in the areas of loan support for small-scale businesses, skills acquisition, and vocational training through community-based interventions. Bretuo [22] avers that the flexibility of nonformal education and its ability to be personalised to meet the context-specific learning needs of both adults and children should be maximised to build capacity and eradicate gender marginalisation in The Gambia.

In recognition of the foregoing, the immediate past political administration in The Gambia demonstrated a commitment to addressing gender inequality by, among other things, empowering women through establishing the National Women's Council within the Department of State for Women’s Affairs [17]. Other governmental processes to secure the rights of females in The Gambia include the adoption of Women's Act in 2010, followed by National Action Plan on Women, Peace and Security in 2012, the Sexual Offences Act in 2013, and Women’s Amendment Act in 2015 [4, 20]. Other capacity building initiatives in The Gambia include the National Women Farmers Association (NAFWA) which promotes commercially viable agriculture and food security among female farmers. NAFWA is a nongovernmental organization (NGO) with the aim of promoting commercially viable agriculture and food security among female farmers to move them from subsistence agriculture towards economic self-sufficiency.

5. Methodology

The study adopted the descriptive survey design because there is no form of manipulation as variables were described with regard to the existing conditions. The study obtained relevant data on the relationship adult literacy and skills acquisition programme and women self-reliance and empowerment. The study also examined the impact of adult literacy and skills acquisition programme on women self-reliance and empowerment.

5.1. Variables of the Study

5.1.1. Independent Variable. The independent variable is adult literacy and skills acquisition programme.

5.1.2. Dependent Variables. The dependent variables are self-reliance and women empowerment.

5.2. Population and Sampling. The population covered all the women that have passed through and graduated from adult literacy and skills acquisition centres in The Gambia. The sampling is a multistage random sampling procedure. There are six regions in The Gambia, and using stratified random sampling technique, 250 participants were selected from Regions 1 and 3.

6. Research Instrument

6.1. Women Empowerment through Capacity Building Questionnaire (WECBQ). The instrument was self-designed and it comprised 14 items. The first five items covered the adequacy of the content of training or effectiveness of the resource person and the second set of five questions examined the relationship between the training programme and women empowerment, while the final four items examined the impact of the training on self-reliance. It is a 4-point Likert scale questionnaire with scores of 4, 3, 2, 1 for positively worded items and 1, 2, 3, 4 for negatively worded items. WECBQ was administered on women who have completed adult literacy and skills acquisition capacity building programmes at a different centre for validation. Reliability tests were conducted using Cronbach’s alpha, and reliability coefficient of 0.81 was obtained. WECBQ was then conducted on the sample selected for this study.

7. Method of Data Analysis

The data collected were analysed using inferential statistics such as simple percentages, mean, standard deviation, and t-test at significance level of 0.05.

8. Results and Discussion

H01 Adult literacy and skill acquisition programme has no significant relationship with women empowerment in The Gambia.

The table below answers the null hypothesis.

Table 1 depicts the impact of capacity building on women empowerment; equal number (47 (18.8%)) of participants selected poor and very good, respectively, 81 (32.4%) selected good, and 75 (30%) selected very good with the support of adult literacy and skill acquisition capacity building programmes financially empowering them. In the same regard, 95 (38%) were poorly stated that they can now contribute to their family expenses, 82 (32.8%) chose fair, 53 (21.2%) responded with good, and 20(8%) selected very good. Out of 250 participants, 40 (16%) chose poor; they will soon be an employer of labour. 96 (38.4%) selected fair, 58 (23.2%) selected good, while very good was selected by 56 (22.4%). On the statement that the training improved their financial status, the majority (83 (33.2%)) said good, followed by 76 (30.4%) that chose fair, while 34 (13.6%) selected very good. From the table, 54 respondents (21.6%) selected poor in training other women after the completion of initial training and 84(33.6%) chose fair, while good and very good were selected by 56 (22.4%), respectively.

H02 Adult literacy and skill acquisition capacity has no significant relationship with women empowerment in The Gambia.

The test result in Table 2 shows the relationship between adult literacy/skill acquisition training programme and women empowerment using paired
samples t-test; there is a significant difference between capacity building programmes and women empowerment among adults at different pair groups. Both pairs are significant (as the significance value is below 0.05). This is signifying that t-test value of 7.593 at p value <0.05 indicated better person after training due to well laid out and interesting training. In pair 2, there is a significant difference in starting their own business and clarity of instruction at workshop where t-test = 16.633 at p value <0.05. In pair 3, t-test = 26.536 at p value <0.05, signifying that financial status improved after the training due to the relevance of the content on the training manual.

\( H_{03} \) Adult literacy and skill acquisition programme has no significant impact on self-reliance among women in The Gambia.

Table 3 presents the impact of capacity building on self-reliance among women: 47 (18.8%) participants responded with fair to becoming better people after training in capacity building; 63 (25.2%) responded with good, and 140 (56%) said it was very good. On the same note, poor and good had equal value of 43 (17.2%) on whether the training will help them start their own business, 63 (25.2%) responded with fair to that idea, 101 (40.4%) chose very good for the impact of training on starting their own business. With regard to the item, training improves financial status; 44 (17.6%) responded with poor and very good, while 81 (32.4%) responded with fair and good, respectively, to improved financial status after training. Out of 250 participants, 42 (16.8%) responded with poor to financial independence, 36 (14.4%) fair, 131 (52.4%) good, and 41 (16.4%) very good, respectively.

\( H_{04} \) Adult literacy and skill acquisition capacity has no significant relationship with women self-reliance in The Gambia.

Table 4 shows the relationship between adult literacy/skill acquisition training programme and women self-reliance at different pair groups. In pair 1, t-test = 25.196 at p value <0.05 signifies that they were financially empowered by the training because the training was well laid out and interesting. In pair 2, t-test = 39.390 at p value <0.05 indicated that they now contribute to family expenses due to the workshop training. In pair 3, t-test = 23.532 at p value <0.05 implies that they become an employer of labour due to the relevance of the training manual. In pair 4, t-test = 30.877 at p value <0.05 implies that financial status improves because of the level of education. In pair 5, t-test = 24.829 at p value <0.05 implies that they can train other women with relevance to their need.

9. Discussion of the Findings

The results showed that adult literacy and skill acquisition capacity building programmes had impact on women’s empowerment and self-reliance. This agrees with the findings of Bretuo [22] and Connolly [20] that capacity building programmes are capable of eradicating poverty and empowering women in The Gambia. Also, the results showed that there is a relationship between adult literacy skills acquisition capacity building programmes and women’s empowerment and self-reliance. And this agrees with the findings of Agbogo and Azih [11]. The result that skill acquisition programmes are capable of improving empowerment and self-reliance and these two are critical to
the attainment of national development is supported by Undiyanndeye and Otu [10]. Also, the result agrees with Beesley and Shebby [9] that the purpose of capacity building programmes is to financially empower the trainees or recipients and make them self-reliant.

In the findings of the study on the impact of adult literacy and skill acquisition capacity building programmes on women empowerment and self-reliance, support the view of Bretuo [22] that the flexibility of nonformal education and its ability to be personalised to meet the context-specific learning needs of both adults and children can be maximised to build capacity and eradicate gender marginalisation. Vella [23] and Garba [7] advocate the use of community education for self-reliant development, and this also supports the findings of this study with regard to adult literacy and skill acquisition programmes. Similarly, the findings of this study are in agreement with Dantata [24], Ningi [25], and Aisha Isa [15] which state that gender-based education in form of adult women literacy programme within and outside the walls of the classroom can significantly contribute to empowerment and self-reliance in many of the poor communities in Africa. However, the findings of this study disagree with Klot [12] in that the content and location of the adult literacy and skill acquisition training programmes hinder the quality of instruction and products of such programmes.

10. Conclusion

Poverty, unemployment, and illiteracy are some of the problems confronting women in The Gambia due to the patriarchal nature of the society. Gender imbalance is evident in different aspects of the Gambian social life from school enrolments, employment opportunities, and, to some extent, political participation. Efforts aimed at improving lots of women in the country have been spearheaded by the government and other NGOs through mass campaigns against gender disparity in school enrolments and completion rates. Most of these activities have been in terms of providing sponsorship, grants, and support for capacity building programmes such as adult literacy and skills acquisition for rural and urban women.

This study determines the impact and relationship of such programmes on women empowerment and self-reliance in the country. Results showed that capacity building programmes in form of adult literacy and skills acquisition training were found to have a significant relationship and impact on women empowerment and self-reliance in The Gambia. Most of the participants in the study attested to the fact that the trainings received had direct impact on their lives and finances. Also, most of the participants in the study affirmed that they became self-reliant, employable, or self-employed after graduation from the adult literacy and skill acquisition programmes. However, some of the graduates of the programme lamented the paucity of funds for their inability to purchase the tools needed to practice their newly acquired skills.

10.1. Recommendations. Based on the findings of this study, the following recommendations are made:

(1) Skill acquisition should be integrated into the conventional school curriculum so that women/girls will be empowered and self-reliant at whatever level of education they complete

(2) There is a need to repackage the skills acquisition programme to reabsorb the graduates and engage

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<td>I am a better person after training</td>
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<td>I have or will soon start my own business</td>
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<td>My financial status improved after the training</td>
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<td>I am financially independent</td>
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<th>Table 4: Relationship between adult literacy and skill acquisition programme and women self-reliance using paired samples test.</th>
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them in gender peer-tutoring especially in the rural areas.

(3) Educational sponsorship for girls to higher institutions should be extended to other subject areas apart from mathematics and science.

(4) There is a need to create a fund to finance the graduates of the adult literacy and skill acquisition programmes capacity building programmes for smooth take-off of practice.

Data Availability

The source of the data used has been included in the study.

Conflicts of Interest

The author declares that there are no conflicts of interest.

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