

# Women's economic empowerment and 'second chance' education

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Educating girls has been a core element of development thinking and programming over the last 15 years, and the challenge of ensuring that all girls are able to complete a full round of quality basic education will continue to remain critical to any new education goals post-2015. Despite significant progress towards increasing access and enrolment in education for girls using the impetus of the Millennium Development and Education for All (EFA) goals, 31 million of the 58 million out-of-school children at the primary level are girls, while a similar number of adolescent girls are also believed to be out of secondary school (UNESCO, 2015). As a result, post-school challenges like adult illiteracy among women and older adolescent girls who did not complete, or were never a part of, formal education systems (or indeed, left school with poor learning outcomes) becomes a persistent issue: of the 781 million adults (15 years and older) who still cannot read or write, two thirds of them (496 million) are women (UNESCO-UIS, 2013). Among young people, 126 million are illiterate, of which 77 million are women. This means that other development programming approaches and paradigms, such as women's economic empowerment programming, must increasingly find ways to address the issue.

## Minding the gap

The reasons for the gendered educational disparities disadvantaging girls are myriad and have been well explored. They range from the inter-connected relationships between socio-cultural demand-side barriers and opportunity versus cost decision-making processes that disadvantage girls more than boys in poor households (early marriage, early pregnancy, child labour), to the supply-side barriers countries continue to struggle with that have always been more likely to negatively impact girls. This includes fewer schools over large and unsecure distances, hidden costs, fewer women teachers and a lack of adequate sanitary facilities for girls as they transition into adolescence. Internationally, education ministries, donors, international organisations and NGOs have systematically unpacked these challenges, and education policy makers and programmers continue attempts to respond accordingly.

However, it has remained an international struggle to bring down the number of those out-of-school, with progress on the rate and number of out-of-school children having stalled since 2007 (UNESCO, 2015). Meanwhile, the staggering official numbers of illiterate women and adolescent girls is compounded by concerns that such data is believed to underestimate the breadth of the problem, with national surveys often not capturing all, such as those living in informal settlements. National surveys and censuses also rely on questions that ask whether respondents have been to school. But increased access to education through higher enrolment rates can underplay high dropout among children before they are able to consolidate their literacy. Even completion of basic

education is no guarantee, due to the on-going struggle for quality within education among countries that have accelerated their educational programming to meet the EFA goals and Millennium Development Goals (MDGs) over the last 15 years.

## A Commonwealth issue

Some Commonwealth regions have educational gender disparities in out-of-school children at national levels that are among the highest globally. Across Africa, 28 million girls between the ages of six and 15 are not in school, and – according to data from the UNESCO Institute of Statistics – 'many will never even set foot in the classroom' (UNESCO-UIS, 2015). With countries such as Nigeria, Cameroon and Mozambique all having disparities at either primary or lower-secondary level where the out-of-school rate was at least ten percentage points higher for girls than for boys, this failure to ensure quality basic education remains a strong Commonwealth issue (UNESCO, 2015).

Where women's illiteracy is concerned, despite gains since 1998, more than 60 per cent of adult women in the regions with strong Commonwealth presence such as South and West Asia, and Sub-Saharan Africa are still illiterate (UNESCO, 2014). Globally, ten countries account for 72 per cent of the world's illiterate adults, of which four are in the population dense Commonwealth member countries of India, Pakistan, Nigeria and Bangladesh. A closer look at national data projections for adult illiteracy in the future shows cause for greater concern: among those countries not expected to reach over 80 per cent adult literacy rates by 2015, countries across three Commonwealth regions are included, including Ghana, Papua New Guinea, Lesotho, Kenya, and Pakistan (UNESCO, 2014).

This reality has meant that year after year, millions of girls are passing through the sphere of the formal education system as they go beyond school age and move into adolescent and adult spaces as young women. At this point, formal educational policy and programming covered by ministries of education are likely to be supplanted – where available – by a range of social development programme approaches in areas such as health and economic development that are specifically targeted at women and adolescent girls. Within the economic sphere, women's economic empowerment programming has become increasingly well-funded at the international level, with donors such as the UK's Department for International Development (DFID) incorporating women's economic empowerment as part of its strategic vision for girls and women.

## An educational 'second chance'?

Based on the premise that there is a greater chance of challenging and overcoming the cycles of poverty and economic disenfranchisement many adolescent girls could later find themselves locked into when they reach adulthood, women's



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*There are various programmes aimed at giving women a 'second chance' at getting a basic education*

economic empowerment aims to address the fact that of the one billion people living in poverty today, the great majority of these are thought to be women. Where adolescent girls, in particular, are concerned, the 'girl effect' has become a slogan within various strands of social development programming. Women's economic empowerment programming targeted at young girls – many of whom are barely out of the school age-range – is also now taking prominence as a means of engagement and integrated with other gender inequality issues (Fewer, 2013).

Across a variety of Commonwealth countries, many interventions have become increasingly well profiled, including DFID's work in this area with the Nike Foundation's Girl Hub initiatives in Nigeria, the World Bank's roadmap for women's economic empowerment, which includes projects in countries such as Rwanda for adolescent girls and women, and UNESCO's Lifelong Learning Institute's work in Kenya on economic empowerment and functional literacy.

However, 'economic empowerment' can be a deceptively simplistic term. On the surface, it suggests a straightforward increase in financial and economic sovereignty, determined by recognisable factors, such as access to employment, increases in income, access to finance, and asset ownership. But when underpinned by a women and girls' rights lens, the expectations of this approach demand more than just a cash count, with social and human capital increases – among various indicators – needed alongside a transformation in financial capital. The aims and processes of economic empowerment can therefore offer an opportunity at 'second chance' learning when a full basic education has not been gained.<sup>1</sup> With many adolescent girls dropping out of school early due to those opportunity-cost decisions that lead them into paid and unpaid work whilst still young, economic empowerment initiatives are sometimes welcomed for their ability to practically

engage with these economic realities on the ground, while delivering education accompaniments; as long as the right to a formal education is subsequently undermined.<sup>2</sup>

This relationship between second chance literacy education and women's economic empowerment has the potential to be a powerful one based on the premise that a functional approach to learning offers an opportunity for greater engagement through everyday relevance and need.

*Literacy learning is particularly effective when it is linked to, integrated with or embedded in other learning. Such approaches produce stronger outcomes in both literacy and vocational education and training. Women who want to be successful traders, efficient farmers, contribute to school governance and rear healthy children must be equipped with the necessary, associated literacy skills.*

– NIACE, 2012

However, it is also just as important to ensure that economic empowerment programming does not focus on functional literacy to the extent that the quality of that learning is questionable in itself; education that is delivered purely for enhancing women's economic opportunities within development programmes that often have short programme life cycles and stringent outcome targets can be extremely instrumentalist<sup>3</sup> in nature. Good literacy learning outcomes could even be overridden by the more functional needs of numeracy, with perceptions of the latter's greater relevance to the economic development needs of the programme. For example, with enterprise development programming that is contingent on a micro-financing model, women participants can easily complete a training course with only basic accounts and book-keeping skills.



The Zambia Institute of Chartered Accountants (ZICA) is a self-regulated membership body for the accountancy profession in Zambia. It was established under the Accountants Act of 1982 that was amended by the Accountants Act of 2008.

**Its primary mandate is to foster the advancement of accountancy in Zambia, which is mainly done through the regulation of the education of accountants, regulation of the accountancy practice, provision of continuous professional development, provision of technical updates and provision of accounting technical guidance for members and industry.**

### Our Vision

'A world-class professional accountancy regulator and educator.'

### Our Mission

'To uphold the highest professional standards in accountancy education and practice through a highly skilled and motivated staff.'

### Our Core Values

#### Ethical

- Virtue
- Competence
- Integrity
- Professionalism

#### Customer Orientation

- Reliability
- Courtesy
- Responsiveness
- Consistency

### Regulation of Accountancy Education

The Institute is mandated by law to register all accountancy students in Zambia and regulate standards of training and practice, including the holding of examinations necessary to qualify applicants for membership of the Institute. The Act also gives power to the Institute to develop, promote, maintain and improve appropriate standards of qualification in the accountancy profession.

### Regulation of the Accountancy Practice

The Institute registers all practicing accountants in Zambia as required by the Act. According to the Accountants Act of 2008, an accountant means a person qualified in the theory and practice of accountancy, auditing, tax consulting and tax advising, and registered under this Act. While any person may have read the theory and practice of accountancy, if such a person is not registered, as provided for in the Accountants Act of 2008, they are not an accountant in the eyes of the law.

The Institute further regulates and governs the conduct of its members in the practice of their business and profession. It maintains appropriate practice standards that are consistent with the principle of self-regulation and protection of public interest among members.



*"For the past 30 years, ZICA has continued to spearhead the education and regulation of the accountancy profession in Zambia. Further, the Institute has remained relevant to the development agenda of Zambia by introducing demand-driven accountancy qualifications.*

*We remain steadfast in the promotion of the accountancy profession in the world and Zambia in particular."*

**Chief Executive,  
Mr Hapenga M. Kabeta**



Below: ZICA Members at the Annual General Meeting



## Qualifications Offered

At the moment, the Institute offers two qualifications, namely the ZICA Accountancy Programme and the Diploma in Taxation Programme.

### ■ ZICA Accountancy Programme

Under this programme, the Institute offers three qualifications, namely Technician, Licentiate and Professional. These three qualifications meet the IFAC Educational Standards. The three qualifications are separately certified to meet the varied needs of various stakeholders.

#### Enrolment Requirements for the Three Qualifications

Qualification	Technician	Licentiate	Professional
<b>Contents of the Qualification</b>	Comprises seven subjects to prepare students for clerical accounting work	Covers eight subjects to prepare the student for general accounting work usually carried out by middle management accounting officers	Covers five subjects preparing students for high-level accounting and management roles
<b>Entry requirements</b>	Credits or better in five O-level subjects, including Maths and English	Technician certificate or any equivalent certificate accredited by the Institute	Licentiate Certificate or any other accountancy degree/ qualification recognised by the Institute

### ■ Diploma in Taxation Programme

Introduced in 2013, this is a specialised programme that draws subjects from law, administration and accountancy. The programme provides a thorough understanding of the tax system and practice of taxation in Zambia and is designed in such a way that it enhances the understanding of tax among professionals from a wide range of disciplines.

The **entry requirements** for the Diploma in Taxation Certificate are credits or better in five O level subjects, including Maths and English. For the diploma level, the entry requirement is the Certificate in Taxation or any equivalent certificate recognised by ZICA.

## Future Programmes

The Institute is in the process of developing a Public Sector Accounting programme which is dedicated to the development and enhancement of the technical skills of accountants with a career in the public sector. The programme will meet the requirements of central and local government accountants. The entry requirements are approved accounting qualifications. The other programme that is in the pipeline is the development of the specialist Insolvency Practitioner's qualifying examinations to meet the needs of various stakeholders such as financial institutions.

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## Vocational opportunities

Even where the programmes have made links with local education sector managed technical and vocational education and training (TVET) institutions to develop targeted training courses relevant to the women's skills needs, other challenges must be considered. Short-term courses within women's economic empowerment programming of no more than one or two weeks and with no continuing development are unlikely to offer adolescent girls and women the 'second chance' they have a right to. Again, even within government-approved vocational structures, courses with highly targeted enterprise skills training outcomes – say, soap making or basket weaving – can easily omit the opportunity for wider learning available that the very engagement with education ought to offer. In many cases, it is simply not seen as a part of the responsibility or the remit of that economic development programme.

Recognising nuances in our assumptions about economic empowerment is therefore critical. Increased earnings do not necessarily lead to control over earnings; the social landscape determining ownership will not automatically change as a result of a girl or woman earning more money. A 'social upgrading' needs to take place alongside any economic upgrading that's planned if sustainable transformative change is to occur (Barrientos, 2014). Going further, recognition that even control over earnings does not automatically lead to empowerment and a fulfilment of rights in all areas of life is essential. Even economically empowered women can be the victims of misogynistic legal interpretations, witch-hunts during widowhood or trapped in abusive relationships not easily left even if they have a successful and stable job. Ensuring that women are able not only to earn higher incomes but are also provided with the foundational life-long skills to start a personal journey of empowerment through literacy (potentially providing more confident engagement with democratic processes, legal frameworks and other tenets of strong citizenship) is essential complimentary thinking to both the education and women's rights agendas.

A way of doing this includes ensuring that women and girls themselves are involved in the co-designing, development, implementation and evaluation of their learning programmes and activities. Approaches such as 'reflect' that use tailored participatory methodologies have already gained traction since the 1990s and are now widely used by organisations aiming to address women's empowerment. Considerations such as mother-tongue learning and sensitivity to the power relationships women have to broker in their adult contexts are critical. When such learning is owned and situated at the heart of the community, then empowerment is also more likely to emerge.

For the promise of women's economic empowerment to literacy learning to be fulfilled, greater understanding by wider stakeholders is needed on the importance that such programming has in redressing the shortfall in girls' education for those young women who can no longer be captured by the formal system. Despite the non-formal education nature of such programming, greater engagement is nonetheless needed by the education sector to ensure that skills training is offering not just economic skills but also quality literacy education that women can utilise more widely as citizens within their societies. For this to occur, greater commitment to resources is needed, as are clearer national policy guidelines to ensure that an overarching framework is in place to help the multiple programmes occurring at any one time remain

consistent with the aims and objectives of quality literacy learning, regardless of the spaces or contexts that learning occurs in.

## Endnotes

- 1 The term 'second chance' learning refers to adult education services offered to those who either dropped out of school or left without the basic education qualification requirements. This can be both formal and non-formal.
- 2 On a broader level, the independence that economically empowered girls can gain, and the possibility of choice, voice, and agency that this can offer through challenging or walking away from negative gender norms is an integral part of a feminist agenda.
- 3 The 'instrumentalist' approach refers to the idea that increasing women's economic empowerment has an integral role in economic growth and development more broadly (e.g. national GDP growth, private sector growth and development, higher employment). From an advocacy perspective, women's rights activists often posit this as part of a strategy for women's programming requirements and increased gender mainstreaming in economic sector policies, although it is often considered critical that this is balanced against (and does not supercede) the primary 'rights based' position that fundamentally underpins the premise of gender equality and women's empowerment.
- 4 'Reflect' is an approach to adult learning and social change that blends the work of educator Paulo Freire with participatory methodologies. It is today used by over 500 organisations in over 70 countries. See: [www.reflect-action.org/how](http://www.reflect-action.org/how) for more details.

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