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**Adult Literacy and Women's  
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# ADULT LITERACY AND WOMEN'S ENGAGEMENT: INSIGHTS FROM BANGALORE SLUMS

Stanzin Nouskit\*

## Abstract

*Adult Literacy Programs for women in slum areas play a vital role in equipping them with essential skills in reading, writing, and numeracy. Due to socio-economic challenges, early marriage, and household responsibilities, many women in these communities have limited access to formal education. These programs not only improve their ability to comprehend important information but also enhance their confidence and decision-making abilities. Gaining literacy skills opens better employment opportunities, allowing them to contribute to household income and break the cycle of poverty. Furthermore, educated women are more likely to prioritize their children's education, creating a lasting positive impact on future generations. This study examines the role of adult literacy programs on the lives of women residing in Bangalore's slums. It employs a qualitative approach and focuses on neo-literate women between the ages of 15 and 50 years. The sample comprises 120 women actively participating in adult literacy programs. Data was collected using an interview schedule and an achievement test. The findings highlight that these initiatives have been both impactful and transformative, considerably improving the lives and well-being of neo-literate women. The study underscores the crucial role of Adult Literacy Programs in enhancing literacy skills, raising awareness, and fostering positive attitudinal changes among participants.*

**Keywords:** Women, Slums, Adult Literacy Programs, Bangalore

## Introduction

Literacy is a fundamental human right and a powerful tool for empowerment. Literacy is a key determinant of a country's quality of life (Aggarwal *et al*, 2021). Literacy empowers individuals by enabling them to make informed decisions and take meaningful actions. It broadens opportunities for both individuals and communities to reflect on their circumstances, explore new possibilities, and drive positive change (Makhumula, 2018). For women living in slums, literacy holds the education, aids conflict resolution, supports nutritional adequacy, and enhances overall transformative potential to improve their lives and those of their families, enabling them to break free from cycles of poverty and marginalization. Women and girls from slum and rural areas are caught in a cycle of hardship, with the education of many girls being overlooked. Literacy is a fundamental component of the right to education, as recognized by the Universal Declaration of Human Rights. It is a lifelong, dynamic process that transcends age and evolves over time. Skills acquired at one stage of life may diminish later, making literacy development an ongoing journey that begins before formal schooling, continues through educational institutions, and extends into adulthood. This process spans diverse contexts, including formal, non-formal, and informal learning environments, both within and outside educational systems

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(UNESCO, 2013). Literacy serves as a cornerstone for poverty reduction and sustainable development, fostering democratic and stable societies. It underpins respect for human rights and enables universal basic quality of life. As the foundation of all learning, well-designed literacy programs can catalyse individual empowerment and societal transformation, enriching every facet of life (UNESCO, 2006).

For women, literacy is especially transformative, playing a critical role in advancing their rights and fostering empowerment. It is a steppingstone towards lifelong learning, capacity building, and reducing vulnerabilities, ultimately improving the quality of life. Literacy empowers women by enhancing their mobility, decision-making capabilities, and control over their lives (Raya, 2012). Through literacy, women can develop their personalities and make significant contributions to societal progress. It is a key factor in building capabilities and enabling individuals to excel in various domains, making literacy a powerful tool for promoting both individual well-being and social development (Thingbaijam, 2021). Despite its significance, policymakers have often overlooked the social dimensions of literacy, learning and development. A broader perspective is needed, one that not only identifies effective strategies to encourage women's participation in literacy programs but also explores the "why and how" of these initiatives in relation to empowerment.

The concept of literacy has evolved over time, yet a universally accepted definition remains elusive. While it is commonly understood as the ability to read and write, it often encompasses numeracy skills mediated through written material rather than oral communication. Increasingly, language skills are also recognized as integral to literacy, acknowledging the reality of multilingual environments and the need for proficiency in oral and written communication across multiple languages (UNESCO, 2013). In line with this broader and more inclusive understanding of literacy, the scope of adult education in the country has been redefined as 'Education for All'. As a progressive step, the ministry has decided that the term "Education for All" will replace "Adult Education," recognizing that the latter does not adequately encompass all non-literate individuals aged 15 years and above. Building on this redefinition, a new centrally sponsored scheme titled *Education for All*, the "New India Literacy Programme (NILP)," was approved by the Government of India with a financial outlay of Rs. 1037.90 crore for implementation during the fiscal years 2022–23 to 2026–27. This initiative aligns with the recommendations of the National Education Policy (NEP) 2020 and targets all non-literate individuals aged 15 years and above. The scheme comprises five key components: foundational literacy and numeracy; critical life skills (including financial, digital, and legal literacy, healthcare awareness, childcare, and family welfare); basic education (equivalency for preparatory to secondary stages); vocational skills (to support neo-literates in accessing local employment opportunities); and continuing education (offering holistic adult learning in areas such as arts, sciences, technology, culture, and recreation). As part of its implementation strategy, the programme encourages the active involvement of self-help groups (SHGs), voluntary organizations, user groups, and other community-based bodies to foster local participation and ownership (Ministry of Education, 2022).

This emphasis on community participation and holistic learning finds particular relevance in the context of women's empowerment. A recurring theme across multiple studies is the transformative impact of adult literacy programs on women's self-confidence. Deshpande *et al* (2020) and Farooqi (2023) emphasize that acquiring literacy and numeracy skills significantly boosts women's self-esteem

and strengthens their bargaining power within the household. Women reported feeling more respected and experienced greater mobility, which enabled them to interact more freely within their communities. Additionally, many participants overcame the stigma of illiteracy, which further contributed to their empowerment.

Participation in Adult Literacy Programs leads to deeper involvement in family life, particularly in children's education. Chadha and Wadhwa (2018) found that literate women were more likely to assist their children with homework, attend parent-teacher meetings, and review their children's academic progress. These align with Deshpande *et al* (2020), who noted that literacy not only equips women with basic skills but also instils confidence in supporting their children's learning, thereby strengthening family bonds and fostering intergenerational educational benefits. Beyond the family setting, literacy programs also play a crucial role in enhancing women's social participation and mobility. According to Rehman (2008), literacy fosters emotional and psychological well-being, cultivates caring attitudes, and encourages community participation. Similarly, Chadha and Wadhwa (2018) observed that women who gained literacy skills demonstrated increased physical and social mobility, attending public meetings such as gram sabhas. UNESCO (2006) also noted that literate women were more likely to engage with healthcare systems and adopt preventive healthcare measures, indicating that literacy serves as a tool for greater societal engagement. Supporting this, Burchfield *et al* (2002) found that women participating in integrated literacy and basic education programs demonstrated significantly greater improvements in multiple aspects compared to non-participants.

A further key outcome of Adult Literacy Programs is their contribution to financial empowerment. Farooqi (2023) highlights that functional literacy enables women to manage finances effectively and make informed decisions, fostering financial independence. This is reinforced by findings from the Human Resource Development Sector (2020), which emphasize that literacy programs equip rural women and youth with skills to undertake income-generating activities, thereby reducing reliance on seasonal employment such as farming. As a result, increased financial stability allows women to contribute to household income and attain greater economic agency. In addition to economic benefits, access to literacy and education plays a pivotal role in achieving broader developmental goals. Kwapong (2005) underscores that literacy programs provide women with essential resources, knowledge, and assets necessary for empowerment. Farooqi (2023) further asserts that literacy enhances women's awareness of their basic rights and enables them to set meaningful goals for their families. These observations are echoed by Deshpande *et al* (2020), who noted that literate women often emerged as role models in their communities, inspiring others to pursue education and contribute to social progress. However, Sethuramu and Devi (1994) caution that the success of Adult Literacy Programs also hinges on learner motivation and systemic support. They raise a critical question regarding responsibility for motivating learners and highlight persistent challenges such as unhygienic, overcrowded learning centres, delays in distributing materials, and the presence of untrained instructors. Despite these hurdles, the transformative potential of adult literacy programs remains significant. This potential is especially vital in the Indian context, where low literacy rates among women—particularly in urban slums and rural areas—continue to hinder their social and economic advancement. Many women in these regions have either missed the opportunity to attend formal schools or dropped out early due to

socio-economic constraints, entrenched patriarchal norms, and systemic barriers. Against this backdrop, adult literacy programs emerge as a crucial alternative, offering a second chance at education. These programs equip women with essential skills that not only promote personal growth and self-sufficiency but also serve as powerful tools for their broader empowerment.

In this context, the present study aims to examine the role of Adult Literacy Programs in empowering women residing in the slums of Bangalore. By assessing these initiatives, the study seeks to understand how acquiring basic reading, writing, and arithmetic skills can enhance women's confidence and independence, enabling them to navigate their daily lives more effectively and contribute meaningfully to their families and communities. Beyond basic literacy, the study also explores how these programs contribute to raising awareness about women's rights and the significance of education. Many women in slums lack knowledge about their legal and social rights, which often leads to continued discrimination and limited opportunities. Adult literacy Programs not only provide them with essential knowledge but also empower them to advocate for themselves and their families. Understanding the value of education further motivates them to encourage their children's schooling, creating a generational shift toward improved literacy and social progress. Additionally, the study examines how Adult Literacy Programs contribute to better career opportunities and an improved standard of living. With enhanced skills and knowledge, women are more likely to seek employment, start small businesses, or engage in income-generating activities. Economic independence leads to greater financial stability, improved living conditions, and better access to healthcare and resources.

## **Data and method**

The study employed both quantitative and qualitative methods, drawing on a sample of 120 women. Of these, 97.5 percent were illiterate and had never participated in any educational program prior to joining the Adult Literacy Programs, ensuring the results were unbiased. The remaining 2.5 percent had some prior educational engagement before enrolling into the Adult Literacy Programs. Most of the women's families are migrants who have relocated from nearby states in search of employment. Using a clustered sampling technique, the investigator selected two slums from both the largest and smallest slum areas in Bangalore rural: Doddaballapura and Vijayapura. In Doddaballapura, two slums were identified: Kacheripalya, with the highest female population, and Gangadharpur, with the lowest female population. In Vijayapura, the identified slums were A.D. Colony, with the highest female population, and Basavanakundi, with the lowest. Four literacy centres were selected in these chosen slums, and 120 women (30 women from each centre) were chosen from these centres. An interview schedule and an achievement test were used to gather data from the participants. Content and thematic analysis of the data has been performed and with help of percentage data has been presented. The clustered sampling method was adopted to ensure a sample that is both representative and contextually appropriate for studying slum populations in Bangalore Rural. Two taluks—Doddaballapura and Vijayapura—were deliberately selected to reflect the diversity of slum settlements, as they encompass the region's largest and smallest slum areas, respectively. Within each taluk, two slums were chosen based on the proportion of the female population, a key demographic variable central to the study's objectives. This strategy allows for the inclusion of varied socio-demographic settings, which is essential for capturing

the complex realities and specific needs of slum communities. The rationale for selecting Bangalore Rural as the study site aligns closely with this sampling strategy. The district presents a distinctive blend of urban and rural characteristics, offering an ideal context to assess the reach and effectiveness of adult literacy programs. It is home to a considerable number of marginalized women who face educational barriers due to socio-economic disadvantages, making it a pertinent location for examining the impact of literacy interventions. The presence of several slum settlements with limited access to formal education further underscores the importance of evaluating adult literacy efforts in this region. Additionally, Bangalore Rural's proximity to Bangalore city facilitates logistical planning and ease of data collection. Time and budgetary considerations also influenced the choice, as the location allowed for optimal use of available resources.

## **Ethical considerations**

This study was conducted in accordance with ethical standards and was approved by the Ethics Committee of the Institute for Social and Economic Change (ISEC), Bangalore. All participants were informed about the purpose of the study and gave their voluntary consent to participate. To ensure the privacy and confidentiality of participants, all identifying information has been anonymized. The names mentioned in the paper are pseudonyms used solely for illustrative purposes. No real names or personal identifiers have been disclosed at any stage of the research or publication process.

## **Results**

### **Demographic profile of the Participants**

Before analysing the participants' responses regarding the role of the Adult Literacy Program, a brief overview of their social characteristics and background is provided below. The table 1 shows that the largest age group (36-50 years) makes up 36.5 percent of the participants, indicating that the Adult Literacy Programs are primarily engaging a mature population. The smallest age group, 15-25 years, accounts for 23.7 percent. A large majority of participants 82.5 percent belong to Scheduled Castes, while smaller proportions 4.2 percent are from Scheduled Tribes and Other Backward Classes are 13.3 percent. Male-headed households (57.5 percent) slightly outnumber female-headed households (42.5 percent), reflecting a gendered distribution of household leadership. Most participants (73.8 percent) live in joint families, with a smaller proportion (26.2 percent) residing in nuclear families. In terms of language, Kannada combined with Telugu is the most spoken (56.2 percent), followed by Kannada alone (20 percent). Multilingualism is also evident, with participants speaking various combinations of Telugu, Urdu, Marathi, Tamil, and other languages. The majority (88.2 percent) follow Hinduism, with Muslims comprising 11.8 percent. Most participants (40 percent) are housewives, with daily labourers making up 23.8 percent, indicating a reliance on low-income, unskilled work. Other occupations are fragmented, covering roles such as domestic work, sweeping, garment shops, and informal sector jobs. Regarding income, 40 percent earn income, reflecting economic dependency or unemployment, while 28.7 percent earn between ₹1,000 and ₹10,000, and a smaller proportion earn more. About 8.7 percent of participants chose not to disclose their income, suggesting discomfort or mistrust. Most participants (80 percent) own their homes, indicating some degree of stability despite economic difficulties, while 20

percent live in rented accommodations. A majority (86.7 percent) are married, with widows making up 11.7 percent. Illiteracy is prevalent, with 97.5 percent of participants being illiterate. Only 2.5 percent have completed any formal education (primary or secondary), and none have pursued higher education. The heads of families show slightly higher educational attainment, with 37.5 percent having some formal education (ranging from primary to higher education), though illiteracy still prevails among 62.5 percent of family heads.

**Table 1: Demographic Profile of the Participants.**

| Category                            | Subcategory                  | Percentage (%) |
|-------------------------------------|------------------------------|----------------|
| Age (years)                         | 15-25                        | 23.7           |
|                                     | 26-35                        | 27.5           |
|                                     | 36-50                        | 36.50          |
| Caste Status                        | SC                           | 82.5           |
|                                     | ST                           | 4.2            |
|                                     | OBC                          | 13.3           |
| Types of Households                 | Female Head                  | 42.5           |
|                                     | Male Head                    | 57.5           |
| Ownership of the House              | Own                          | 80             |
|                                     | Rented                       | 20             |
| Types of Family of the Participants | Joint Family                 | 73.8           |
|                                     | Nuclear family               | 26.2           |
| Language Spoken                     | Kannada and Telugu           | 56.2           |
|                                     | Kannada                      | 20             |
|                                     | Kannada, Telugu, and Urdu    | 6.2            |
|                                     | Kannada and Urdu             | 5              |
|                                     | Kannada, Telugu, and Marathi | 3.8            |
|                                     | Telugu                       | 2.5            |
|                                     | Kannada, Tamil, and Telugu   | 2.5            |
|                                     | Kannada and Tamil            | 1.2            |
|                                     | Kannada, Telugu & Tamil      | 1.2            |
|                                     | Kannada, Telugu, and Hindi   | 1.2            |
|                                     |                              |                |
| Religion                            | Hindu                        | 88.2           |
|                                     | Muslim                       | 11.8           |
| Occupation of the Participants      | Housewives                   | 40             |
|                                     | Daily labourer               | 23.8           |
|                                     | Domestic worker              | 11.2           |
|                                     | Sweepers                     | 5              |
|                                     | Helpers in garment shops     | 3.7            |
|                                     | Agriculture                  | 2.5            |
|                                     | Attender in private company  | 1.2            |
|                                     | Computer operator            | 1.2            |
|                                     | Cooks                        | 1.2            |
|                                     | Helper in hospital           | 1.2            |
|                                     | Helper in nursery            | 1.2            |
|                                     | Helper in hotels             | 1.2            |
|                                     | Helper in Kirana shop        | 1.2            |
|                                     | Self-employed                | 1.2            |
|                                     | Street food vendor           | 1.2            |
|                                     | Tailor                       | 1.2            |
|                                     | Vegetable vendor             | 1.2            |



|                                                     |                                                             |      |
|-----------------------------------------------------|-------------------------------------------------------------|------|
| Marital Status                                      | Married                                                     | 86.7 |
|                                                     | Unmarried                                                   | 0.8  |
|                                                     | Widows                                                      | 11.7 |
|                                                     | Divorced                                                    | 0.8  |
| Income of participants                              | Earn nothing                                                | 40   |
|                                                     | 1,000 and 10,000                                            | 28.7 |
|                                                     | Between 11,000 and 20,000                                   | 11.3 |
|                                                     | Between 21,000 and 30,000                                   | 5    |
|                                                     | Between 41,000 and 50,000                                   | 6.2  |
|                                                     | Choose not to disclose any information about their earnings | 8.7  |
| Educational Qualification of the participants       | Illiterate                                                  | 97.5 |
|                                                     | Primary education                                           | 1.7  |
|                                                     | Secondary education                                         | 0.8  |
|                                                     | Higher Education                                            | 0    |
| Educational Qualification of the head of the family | Illiterate                                                  | 62.5 |
|                                                     | Primary education                                           | 6.5  |
|                                                     | Secondary education                                         | 23.6 |
|                                                     | Higher Education                                            | 3.7  |
|                                                     | Graduation                                                  | 3.7  |

**Source:** Primary data (Fieldwork, 2024)

### **Impact of the Adult Literacy Program on their Reading, Writing and Arithmetic skills of the participants**

The majority (53.3 percent) of participants indicated that the adult literacy program improved their reading writing and arithmetic skills. This suggests that while the program had some positive impact, it may require more targeted activities or a deeper focus to fully develop these abilities. After joining the Adult Literacy Program, participants reported gaining the ability to read, write, and sign their names. However, a few participants expressed that the program was ineffective in significantly improving their reading writing and arithmetic skills.

To assess the extent to which the Adult Literacy Program improved participants' reading, writing, and arithmetic skills, a short test was conducted. In this test, participants were assigned some simple tasks like identification of digits, additions, subtractions, multiplications and conversions of numbers. Participants also have given some simple reading materials like alphabets, words, sentences, and comprehension. And they were also given some task of writing alphabets and numbers that are very basic.

The data provides insight into the participants' abilities in various arithmetic skills, highlighting strengths in some areas and significant challenges in others. The following is a detailed analysis:

#### ***Arithmetic Skills***

Table.2 presents a detailed overview of participants proficiency levels across six key mathematical skill areas, categorized into full proficiency/recognition, partial proficiency/recognition, and no proficiency/recognition. Participants demonstrate strong competence in single digit recognition, with 76.8 percent achieving full proficiency and only 4.1 percent lacking any proficiency. This indicates a solid foundational understanding that enables the development of more complex skills. However, a noticeable shift occurs when examining double digit skills. Here, full proficiency drops to 52.6 percent,

while 41.6 percent exhibit only partial proficiency. This suggests that as numerical complexity increases, a significant proportion of participants struggle to fully consolidate their skills. A similar trend continues in addition, where 59.3 percent of participants demonstrate full proficiency, while 34.1 percent remain in the partial proficiency category. This highlights the need for targeted reinforcement, particularly to support participants transitioning from conceptual understanding to confident application. Interestingly, multiplication emerges as a notable strength, with 90.1 percent of participants demonstrating full proficiency, reflecting a high level of mastery in this skill area. However, the presence of 6.6 percent with no proficiency indicates that a small yet significant group is encountering challenges that warrant deeper exploration and targeted support. In contrast, Subtraction reveals significant challenges, with only 26.6 percent achieving full proficiency and a striking 65.1 percent lacking any proficiency.

The greatest concern emerges in conversions, with lowest full proficiency at just 8.3 percent, while an equal 65.1 percent of participants report no proficiency. Overall, the data reveal a pattern of hierarchical skill acquisition, where foundational skills such as single digit recognition show high levels of mastery. However, proficiency gradually declines as task complexity increases, as seen in areas like double digits and addition. Multiplication, however, deviates from this trend, displaying unexpectedly high proficiency despite its conceptual demands. In contrast, subtraction and conversions stand out as critical areas of concern, highlighting significant learning gaps that require immediate and focused intervention to ensure well-rounded mathematical development.

**Table 2: Arithmetic Skills of the Participants**

| <b>Skill Area</b> | <b>Full Proficiency / Recognition (%)</b> | <b>Partial Proficiency / Recognition (%)</b> | <b>No Proficiency / Recognition (%)</b> |
|-------------------|-------------------------------------------|----------------------------------------------|-----------------------------------------|
| Single Digits     | 76.8                                      | 19.1                                         | 4.1                                     |
| Double Digits     | 52.6                                      | 41.6                                         | 5.8                                     |
| Addition          | 59.3                                      | 34.1                                         | 6.6                                     |
| Multiplication    | 90.1                                      | 3.3                                          | 6.6                                     |
| Subtraction       | 26.6                                      | 8.3                                          | 65.1                                    |
| Conversions       | 8.3                                       | 26.6                                         | 65.1                                    |

**Source:** Author's computation from field data

### ***Reading and Writing Skills***

Table 3 shows a detailed overview of participants proficiency levels across two skill areas, i.e. reading and writing skills. Foundational abilities such as alphabet reading, word reading, and sentence reading were assessed across three proficiency levels: full, partial, and no proficiency. Comprehension and writing were measured using proficiency levels: full and no proficiency.

In alphabet reading, a majority of the participants (58.4 percent) demonstrated full proficiency, indicating a solid foundational understanding of letter recognition. However, a significant portion (34.1 percent) showed only partial proficiency, while a relatively small group (7.5 percent) showed no proficiency, pointing to limited exposure or learning opportunities that need to be addressed through foundational literacy support. In word reading, only 41.6 percent of participants demonstrated full proficiency, while more than half (50.1 percent) were partially proficient. This indicates that many participants face challenges in decoding and recognizing complete words. The slight increase in those

with no proficiency (8.3 percent) further underscores the need for focused interventions to support the transition from letter recognition to fluent word reading. The downward trend continues in sentence reading, with full proficiency falling to 37.5 percent. Over half of the participants (53.4 percent) were only partially proficient—the highest among all reading-related skills. A further increase in the percentage of participants with no proficiency (9.1 percent) reflects growing difficulty as literacy tasks become more complex and cognitively demanding. Interestingly, comprehension emerged as an area of unexpected strength. A notable 92.5 percent of women were found to be fully proficient in comprehension, despite their lower performance in reading sentences. While 7.5 percent showed no proficiency in comprehension.

The data indicates that writing proficiency among participants is generally strong, as 90 percent demonstrate full capability in written expression. This suggests that the majority have had educational opportunities that supported the development of their writing skills. However, the fact that 10 percent of the women are unable to write is noteworthy. This small but significant portion highlights the presence of educational barriers that have prevented them from acquiring even basic writing skills.

Overall, the findings reveal a gradual decline in proficiency as literacy tasks become more complex—from recognizing alphabets to forming and reading full sentences. These highlight the need for differentiated instruction and more inclusive assessment tools to identify and support women at various stages of their literacy journey. Tailored interventions that bridge gaps in reading skills while reinforcing higher-order competencies like comprehension and writing will be essential for fostering holistic literacy development among slum-dwelling women.

**Table 3: Reading and Writing Skills of the Participants.**

| Skill Area            | Full Proficiency (%) | Partial Proficiency (%) | No Proficiency (%) |
|-----------------------|----------------------|-------------------------|--------------------|
| <b>Reading skills</b> |                      |                         |                    |
| Alphabet Reading      | 58.4                 | 34.1                    | 7.5                |
| Word Reading          | 41.6                 | 50.1                    | 8.3                |
| Sentence Reading      | 37.5                 | 53.4                    | 9.1                |
| Comprehension         | 92.5                 | —                       | 7.5                |
| <b>Writing skills</b> | 90.0                 | —                       | 10.0               |

**Source:** Author's computation from field data

## **Adult Literacy Program's Impact on the Lives of Women Living in Slums: Qualitative Insights**

### ***Awareness about the rights***

When participants were asked whether the program had increased their awareness of constitutional and legal rights, an overwhelming 99.2 percent affirmed that it had significantly improved their understanding in this area. This highlights the programme's effectiveness in providing crucial knowledge, empowering individuals to engage with legal systems and advocate for their rights. Only a small number of participants felt that the programme did not substantially contribute to their legal awareness. Vaishnavi, a 34-year-old participant, shared that:

"Before this program, I had no idea about our legal rights. Now, I understand that laws exist to protect us, and we don't have to accept injustice."

For many, the Adult Literacy Program was transformative. As Varalakshmi, a 45-year-old participant, expressed,

"After learning about my rights in the program, I feel more confident. Now, I know that I have a voice and can stand up for myself."

By increasing legal and constitutional awareness, the program played a vital role in fostering empowerment. Many participants felt more confident in asserting their rights and standing up against injustices. Radhamma, a 38-year-old, another participant, shared:

"Learning about my legal rights has given me a new sense of confidence. I now know that I can challenge unfair treatment and seek help when needed."

When asked about the awareness regarding women legal right to parental property most participants (96.7 percent) reported gaining awareness of women's legal right to parental property after completing the program, demonstrating its effectiveness in educating individuals about gender-specific legal rights. This awareness is crucial in addressing long-standing inequalities in property ownership. However, a small percentage disagreed, indicating that some participants may have struggled to fully grasp the information or remained influenced by cultural beliefs.

For many, the program was eye-opening. Radha, 48-year-old, participant, shared:

"I always believed that only sons inherit property. This program opened my eyes to the fact that daughters also have equal rights."

Another participant Farhana, 36-year-old, reflected:

"I used to think that passing property to daughters was optional. Now, I understand it is their legal right, and families must respect it."

Despite this progress, some participants remained sceptical. Managala, 50-year-old, participant expressed her concerns:

"Even after learning about the law, I feel that in practice, daughters still don't get their fair share. Changing mindsets is not easy."

### ***Opposition to Child Marriage***

All participants firmly opposed child marriage for their daughters, marking a significant shift in cultural attitudes. This unanimous stance highlights the program's powerful impact in raising awareness about the harmful consequences of early marriage and promoting gender equality. For many, the program transformed long-held beliefs. Annamma (40-year-old), a participant, shared:

"Before, I thought marrying off daughters early was just the way things were done. Now, I understand how harmful it is to their future."

Many participants now prioritize education over marriage. Naveena a 30-year-old, another participant, emphasized:

"Now, I want my daughter to complete her education first. Marriage can wait—her future is more important."

By challenging traditional norms, the program has empowered individuals to advocate for change within their communities. However, some participants acknowledged the ongoing societal pressures that still enable child marriage. Meena (32-year-old) expressed her concerns:

"I will not marry off my daughter early, but I know some families still do. More awareness is needed to change everyone's mindset."

### ***Empowerment of Slum Women***

A significant 60 percent of participants felt that the program did not fully empower women in slum communities, indicating that awareness alone is not sufficient to drive tangible change. While the program successfully introduced participants to basic rights and self-advocacy, many found that systemic barriers—such as financial instability, lack of employment opportunities, and entrenched gender norms—remained largely unaddressed. While others believed that the program contributed to their empowerment by enhancing their knowledge and self-confidence. For these women, awareness was seen as the first step towards advocating for themselves, even if they lacked the resources to act on this knowledge immediately. Nagamma (35-year-old), a participant, shared that:

"I have learned a lot about my rights, but without financial support or job opportunities, it is hard to apply this knowledge in real life."

Kaveri (24-year-old) shared how this shift in confidence influenced her perspective:

"I feel more confident speaking up now. Even if I still struggle financially, at least I know what my rights are and how to fight for them."

Many participants emphasized the necessity of additional interventions to bridge the gap between awareness and action. For instance, Lekha (28-year-old) stressed:

"Empowerment isn't just about knowledge. We need job skills, legal aid, and support systems to truly change our situation."

### ***Awareness regarding the importance of education***

A significant 83.3 percent of participants stated that the Adult Literacy Program motivated them to invest in their children's education, highlighting its role in shifting parental attitudes. However, few participants reported that the program had little influence on their decision regarding their children's education. Sunitha (37-year-old), a participant, shared how the program transformed her perspective:

"Earlier, I didn't think schooling was very important, especially for girls. Now, I understand that education is the key to a better future."

By instilling a stronger commitment to education, the program has encouraged many parents to prioritize their children's schooling, recognizing it as a gateway to better opportunities. Venkatamma (28-year-old) echoed this sentiment:

"I want my children to study so they can have a better life than I did. I don't want them to struggle the way I had to."

However, for some participants, economic struggles remain a major barrier to translating motivation into action. Pushpa (32-year-old) explained:

"I know education is important, but when we struggle to afford even food, sending children to school becomes difficult."

When asked whether the program helped them challenge traditional gender roles, a majority of participants responded positively, stating that it not only encouraged education but also empowered them to question gender norms. This shows that literacy does not just improve individual skills; it can reshape societal expectations over time. Chandrakala (30-year-old) shared her experience:

"Before this program, I believed that household responsibilities were only for women. Now, I talk to my husband about sharing duties, and he is starting to understand."

Rajamma (28-year-old) shared:

"I am the first person in my family to learn how to read and write. Now, I make sure my children go to school, so they don't face the same struggles I did."

Despite these positive transformations, most participants did not feel confident in assisting their children with studies. While some reported being able to check homework and ensure its completion, many felt unprepared to provide direct academic support.

Kamala (37-year-old) shared her challenge:

"I can now read simple sentences, but helping my child with math or complex subjects is still beyond me."

Chandrakala (30-year-old) added:

"Even if I don't understand everything in my child's books, I make sure they complete their homework and go to school every day."

This suggests that while Adult Literacy Programs enhance basic reading and writing skills, they may not fully equip parents with practical strategies to support their children's learning.

When asked whether the program helped them gain the confidence to pursue further education or skill development courses, the majority of participants expressed hesitation. Pooja (27-year-old) articulated this challenge:

"I have learned to read and write, but I don't feel ready for more education. It still feels out of reach for people like me."

Her statement underscores the internalized barriers that marginalized women often face—the belief that higher education is not meant for them due to deep-rooted socio-economic constraints, limited exposure to formal education, and systemic exclusion. Annandamma (35-year-old) highlighted that:

"If there were follow-up courses or financial help, I might think about learning more.  
Right now, I don't see how I can continue."

### ***Better livelihood opportunities***

A majority of participants (58.3 percent) agreed that the program had a positive impact on their lives, improving their career prospects, while others remained uncertain about its effects.

Ayisha (25-year-old), a participant, shared her experience:

"Before, I couldn't even fill out a job application. Now, I feel more confident about looking for work."

However, some participants felt that literacy alone was not enough to secure employment. Palavi (27-year-old) explained:

"I wish the program also taught us specific job skills, not just literacy. Knowing how to read is helpful, but I need more to get a job."

When asked about whether Adult Literacy Program help them secure jobs, majority of the participants felt that the program did not help them secure employment or contribute to the workforce. This highlights a major gap in the program's ability to enhance economic participation. Haren (26-year-old), a participant, shared her perspective:

"I can now read and write, but that hasn't helped me find a job. Employers ask for specific skills, which I don't have."

Indra (35-year-old) emphasized the need for job-oriented learning:

"The program should also teach us skills that lead to real jobs. Without that, how can we actually earn a living?"

### ***Impact on Women's Lifestyles***

A substantial 79.3 percent of participants reported no significant improvement in their standard of living, while smaller percentages noted benefits such as recognizing family issues, increased awareness of discipline and better decision-making, and improved self-management and earning potential.

The majority's perception of limited impact suggests that while the program may have encouraged personal awareness and minor lifestyle changes, its overall economic influence remained minimal. This may be due to its emphasis on basic literacy rather than addressing more complex needs, such as skill development for better employment opportunities or financial literacy to enhance economic well-being. Roopa (38-year-old), a participant, reflected on this challenge:

"I have learned to read and write, but that hasn't put food on the table or changed our financial situation."

Ramya (42-year-old) echoed similar concerns:

"I now understand my family's needs better, but I still don't have a stable income to support them properly."

### ***Impact on Financial Empowerment***

The Adult Literacy Program brought noticeable improvement in participants' basic reading writing and arithmetic skills. However, its overall impact on financial empowerment—especially in terms of managing household finances, generating business ideas, and supporting families economically—remained limited. The experiences of participants reveal significant gaps between literacy acquisition and real-life application of financial skills.

A majority of participants (60 percent) reported that the program did not significantly help them manage household utility bills, finances, or record-keeping. While 30.9 percent found it beneficial for reading numbers on bills—making it easier to process payments—only a small proportion reported more advanced financial improvements, such as maintaining records (5.8 percent), taking responsibility for budgeting (2.5 percent), and tracking utility expenses (0.8 percent). Participants like Lakshmi (33-year-old) shared,

"I can read better now, but I still don't know how to plan my expenses or save money,"

while Channamma, another participant, (29-year-old) shared,

"I can now check the electricity bill myself, but I still rely on others to handle household expenses."

In terms of entrepreneurial development, a substantial 90.8 percent of participants reported that the program did not provide new ideas for investing in or expanding businesses. Only 8.2 percent found it helpful in this regard. While some could track small sales or maintain records, knowledge about business planning, loans, or scaling up remained limited. As Roopa (32-year-old) reflected,

"I have learned to read and write, but I still don't know how to start or expand a small business."

Similar sentiments were echoed by Muniyamma (30-year-old) and Meena (28-year-old), the latter stressing,

"If they taught us how to apply for loans, manage profits, or expand our small shops, it would be really helpful."

Regarding their ability to financially support their families, 55 percent of participants reported no significant improvement, while 33.4 percent identified some benefits. A few began to earn (5 percent), assist spouses (4.2 percent), or showed initial signs of improved financial decision-making (0.8



percent) and savings habits (0.8 percent). These outcomes, though promising for some, remained limited in scale. As Sarita (38-year-old) expressed,

"I can read better now, but that hasn't changed my financial situation. I still depend on my husband's income."

On a more positive note, Shantamma (42-year-old) shared:

"Learning to read helped me keep better track of my shop sales, which has made a small difference in my income."

### ***Impact on Health Awareness and Access***

The data highlights the significant impact of Adult Literacy Programs in raising awareness about medical schemes, with 80.9 percent of participants acknowledging this benefit. This high percentage indicates the program's success in equipping participants with essential knowledge about available healthcare resources, likely contributing to improved health outcomes by enabling access to necessary services and support systems. However, only 7.5 percent of participants reported that the program helped them understand prescription instructions, while 5 percent found it beneficial in navigating the healthcare system more effectively. Additionally, 5 percent of participants noted that the program helped them prioritize reproductive health and family planning, while only 1.6 percent reported learning about cleanliness and sanitation. Although these are critical health topics, the low percentage suggests that the program did not delve deeply into sanitation and hygiene practices, which are essential for improving health conditions in low-income communities. Radha, 28-year-old, a participant, shared:

"Before the program, I didn't know we had government health schemes. Now, I know where to go if my children need medical care."

Huda, 32-year-old noted:

"I can now read medicine labels, but I still struggle to understand the full instructions."

### ***Impact on Community Participation and Decision-Making***

A significant (95.8 percent) of participants reported increased engagement in community activities, underscoring the success of the Adult Literacy Program in reducing social isolation and encouraging women's participation. This shift is especially important in slum communities, where social involvement is often limited by gender norms, low educational levels, and economic challenges. However, a relatively small number of participants felt the program improved their decision-making and communication skills. While many women gained the confidence to attend meetings, they still lacked the skills to assert their views effectively or take on leadership roles. Ayesha (43-year-old) expressed a newfound confidence:

"Earlier, I never spoke in community meetings, but now I feel confident to join and share my views."

Tasneem (45-year-old) shared that:

"I attend meetings now, but I still struggle to put my thoughts into words when speaking with officials."

## **Discussion and Conclusion**

The Adult Literacy Programs in Bangalore's slums have been transformative for neo-literate women, significantly improving their reading, writing, and arithmetic skills. However, its impact extends far beyond just literacy—participants are now engaging in discussions on societal issues and slum development, actively encouraging their children's education, and gaining confidence in their abilities. However, while the program has made considerable progress, several barriers still hinder its sustained success. One such challenge lies in the practical application of the literacy skills acquired. Despite improvements, many women continue to struggle with everyday tasks such as filling out forms and drafting personal notes—skills that are essential for navigating daily life. Addressing this gap requires designing programs that prioritize real-world applications of literacy, making learning more meaningful and effective. In the same vein, mathematical literacy should move beyond abstract instruction and focus on practical numerical skills like budgeting, measuring, and price comparison to better equip women for everyday decision-making. Another challenge is low self-esteem and confidence among women in these communities. Many have internalized societal beliefs that they are not capable of learning, making it difficult for them to actively participate in literacy programs. Confidence-building activities, group discussions, and participatory learning methods could encourage women to engage more actively. Allocating additional resources specifically for neo literate adult women learners can help bridge this gap. However, beyond financial support, there is also a need for more inclusive and accessible program structures.

A major question that arises is: How do we ensure that literacy efforts lead to long-term empowerment? Simply teaching reading and writing is not enough. Moreover, government-led follow-up initiatives could help maintain educational progress even after formal programs conclude. Another crucial aspect is employment and economic empowerment. Many women hesitate to enrol in Adult Literacy Programs because they do not see a direct benefit in terms of job opportunities. Linking literacy education with employment prospects and vocational training can provide women with tangible incentives. What if literacy training were combined with skill-building courses in technical fields, soft skills, or entrepreneurship? By offering financial literacy modules, women could also gain essential knowledge on budgeting, managing household expenses, and saving. Ultimately, Adult Literacy Programs should not be seen in isolation but as part of a larger ecosystem of women's empowerment, economic independence, and community development. The findings from this study highlight the multifaceted impact of Adult Literacy Programs on marginalized communities, particularly women in slum areas. The program proved highly effective in raising awareness about legal rights, as most participants acknowledged an improved understanding of constitutional and legal provisions. Many also became aware of women's rights to parental property, and all participants opposed child marriage for their daughters. These results align with previous research emphasizing the role of adult education in

legal empowerment. Stromquist (2015) argues that literacy programs significantly contribute to legal awareness, thereby strengthening women's agency in advocating for their rights. However, while these programs increase awareness, the translation of knowledge into action remains uncertain, as many participants still struggle with systemic barriers that limit their ability to exercise their rights.

The program also had a notable impact on gender roles and educational aspirations. A large proportion of participants reported that the program encouraged them to challenge traditional gender norms, fostering a shift toward greater agency in family decisions. Additionally, many participants were motivated to invest in their children's education, suggesting that literacy programs play a crucial role in breaking the cycle of illiteracy. These findings are consistent with studies by Kabeer (2005), who underscores how education enhances women's decision-making power within households. Despite its positive influence on awareness and social participation, the program's impact on economic empowerment was limited. A large segment of participants stated that the program did not help them secure employment or significantly improve their standard of living. Similarly, most did not gain new business investment ideas, highlighting a crucial gap in the program's design. These findings align with Hanemann (2019), who emphasizes that literacy programs must integrate vocational training and financial literacy to yield tangible economic benefits. While some participants noted improvements in financial decision-making and savings habits, the overall impact on financial independence remained minimal. This suggests that without direct linkages to employment opportunities and skill-building, literacy programs may struggle to drive meaningful socio-economic advancement. The program demonstrated mixed results in improving health literacy. While a large portion of participants became more aware of medical schemes, fewer participants benefited from practical health-related knowledge, such as understanding prescriptions or sanitation practices. This aligns with Nutbeam's (2008) model of health literacy, which differentiates between functional knowledge and critical application. The findings suggest that while participants learned about available health resources, they may not have gained the necessary skills to navigate the healthcare system independently. Future literacy programs should incorporate comprehensive health education, particularly in sanitation, reproductive health, and preventive care. Community participation was one of the strongest outcomes of the program, with nearly all participants reporting increased engagement in community activities.

Overall, the study underscores the importance of Adult Literacy Programs in fostering awareness and social participation, but it also highlights significant gaps in economic empowerment, health literacy, and leadership development. Previous literature supports the notion that literacy alone is insufficient for transformation; rather, programs must adopt an integrated approach that includes skill development, financial education, and policy advocacy (Burchfield, 2002; Pant, 2016). Future programs should consider incorporating vocational training, career counselling, and leadership workshops to ensure that literacy translates into tangible socio-economic improvements. Without these enhancements, adult literacy programs may remain limited in their ability to drive long-term empowerment for marginalized women.

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