

FUNCTIONAL ENGLISH LITERACY AS A CATALYST FOR SOCIO-ECONOMIC EMPOWERMENT: WIDOWS IN BAMENDA, CAMEROON

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Abstract

In postcolonial Anglophone Cameroon, language is not merely a medium of communication; it acts as a pathway to socio-economic survival. The North West Region is heavily impacted by both patriarchal customary laws and the protracted socio-political crisis. This crisis has led to an increase in the number of widows. This sociolinguistic study examines the relationship between functional English Literacy and the socio-economic empowerment of widows in Bamenda, Cameroon. Utilising a comparative mixed methods research design, the study uses questionnaires and semi-structured interviews to contrast two distinct cohorts: Literate and non-literate widows. This work is grounded in Naila Kabeer's empowerment framework and Paulo Freire's critical literacy. A total of two hundred (200) widows were administered the questionnaires. Forty (40) widows were involved in the interview. The findings reveal a stark divergence between the two cohorts. While the non-literate widows face systemic property dispossession, financial exploitation and micro-finance exclusion due to language barriers, literate widows successfully leverage their skills to scale up their businesses, defend inheritance rights, navigate healthcare systems and secure their children's education. The paper concludes by recommending development and humanitarian interventions in patriarchal, conflict-affected zones to transition from blind financial relief toward integrated rights-based, health-based and economic-based literacy frameworks.

Keywords:

Functional English Literacy, Socio-economic Importance, Widows, Comparative Analysis, Bamenda.

Résumé

Dans le Cameroun anglophone postcolonial, la langue ne constitue pas simplement un moyen de communication, mais représente également un instrument essentiel de survie et d'autonomisation socio-économique. La région du Nord-Ouest est profondément marquée par les pratiques coutumières patriarcales et par la crise sociopolitique prolongée, qui a entraîné une augmentation du nombre de veuves. Cette étude sociolinguistique examine la relation entre l'alphabétisation fonctionnelle en anglais et l'autonomisation socio-économique des veuves à Bamenda, au Cameroun. S'appuyant sur une approche méthodologique mixte comparative, l'étude utilise des questionnaires et des entretiens semi-directifs afin de comparer deux groupes distincts : les veuves alphabétisées et les veuves non alphabétisées. Elle repose sur



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le cadre théorique de l'autonomisation de Naila Kabeer et sur la théorie de l'alphabétisation critique de Paulo Freire. Au total, deux cents (200) veuves ont répondu aux questionnaires, tandis que quarante (40) ont participé aux entretiens. Les résultats révèlent des disparités considérables entre les deux groupes. Alors que les veuves non alphabétisées sont confrontées à la dépossession systémique de leurs biens, à l'exploitation financière et à l'exclusion des services de microfinance en raison des barrières linguistiques, les veuves alphabétisées mobilisent efficacement leurs compétences pour développer leurs activités génératrices de revenus, défendre leurs droits successoraux, accéder aux services de santé et assurer l'éducation de leurs enfants. L'étude conclut en recommandant aux organismes de développement et aux acteurs humanitaires intervenant dans les zones patriarcales touchées par les conflits de dépasser les approches limitées à l'assistance financière ponctuelle, au profit de programmes intégrés d'alphabétisation fonctionnelle axés sur la connaissance des droits, la santé et l'autonomisation économique des veuves.

Mots-clés : *Alphabétisation fonctionnelle en anglais, autonomisation socio-économique, veuves, analyse comparative, Bamenda.*

Introduction

Education and literacy are fundamental instruments for human development, social transformation, economic participation and the promotion of individual autonomy. Across societies, the ability to read, write, comprehend information and apply numerical skills to everyday situations significantly influences individuals' opportunities to participate meaningfully in economic, political and social activities. Beyond the acquisition of basic reading and writing competencies, literacy increasingly encompasses the practical application of knowledge and skills to address real-life challenges, exercise individual rights, make informed decisions and improve living conditions. This broader conceptualisation, commonly described as *functional literacy*, positions literacy as an essential resource for individual empowerment and sustainable development. According to UNESCO (2017), literacy constitutes an integral component of lifelong learning and provides individuals with the competencies necessary to participate effectively in society. Similarly, Freire (1970/2018) conceptualises literacy as a transformative process through which individuals develop critical consciousness, recognise oppressive social structures and acquire the capacity to challenge conditions that perpetuate inequality and marginalisation.

The significance of functional literacy becomes particularly evident among socially and economically disadvantaged populations whose opportunities for participation in formal institutions are constrained by educational inequalities. Women constitute one such population, especially in developing societies where gender-based discrimination, unequal access to educational opportunities and patriarchal social structures continue to influence their socio-economic experiences. Boserup (1970), in her pioneering analysis of women's participation in economic development, demonstrated that women's economic contributions have frequently been undervalued within development policies and institutional arrangements. Similarly, Ballara (1991) argues that literacy strengthens women's economic productivity, improves their confidence and facilitates their participation in family and community decision-making. These perspectives suggest that literacy should not be understood merely as an educational achievement but as a strategic resource through which women can negotiate their

socio-economic circumstances and progressively overcome structural disadvantages.

Within the broader discourse on women's empowerment, widowhood represents a particularly important but insufficiently examined dimension of gender-based vulnerability. Although widowhood is universally associated with the emotional and psychological consequences of losing a spouse, its socio-economic implications differ considerably across cultural, institutional and economic contexts. In many African societies, the death of a husband may expose a woman to multiple forms of vulnerability, including economic deprivation, social exclusion, discriminatory inheritance practices, psychological distress and restricted access to productive resources. These challenges are frequently intensified by customary expectations that privilege male authority over family property, household decisions and community resources. Consequently, widowhood may signify not only the loss of a marital partner but also a profound transformation in a woman's economic security, social identity and capacity for independent decision-making. Tayo and Chukwedozie (2013) maintain that education constitutes an important instrument for promoting widows' sustainable empowerment because it equips them with the knowledge and practical competencies required to improve their livelihoods and reduce dependency.

The relationship between widowhood and socio-economic vulnerability becomes even more complex when educational disadvantage intersects with patriarchal cultural practices. In communities where women possess limited formal education, the inability to interpret legal documents, understand financial transactions, access institutional information or communicate effectively with administrative authorities may reinforce their dependence on relatives and intermediaries. Such dependence can expose widows to financial exploitation, misinformation and the violation of their rights. Egbo (2000) observes that literacy and educational opportunities are closely connected to women's life chances in sub-Saharan Africa, particularly regarding economic participation, decision-making and social advancement. Similarly, Raya et al. (2012) emphasise that literacy can strengthen women's empowerment by expanding their access to information and opportunities for meaningful participation in decisions affecting their lives. These observations underscore the importance of examining literacy within the specific socio-cultural circumstances that determine women's access to resources, institutional protection and opportunities for economic independence.

In Cameroon, widowhood is situated within a complex socio-cultural environment characterised by the coexistence of statutory legal provisions, customary practices, linguistic diversity and persistent gender inequalities. Although national and international legal frameworks recognise principles of equality and non-discrimination, the practical experiences of widows may be shaped by customary arrangements governing marriage, inheritance, family authority and property ownership. In some communities, widows encounter pressure from relatives concerning the management or inheritance of marital property, while others experience discriminatory mourning practices and restrictions on their participation in family decisions. Nkwate (1998) highlights the importance of legal

awareness in addressing gender-related injustices, suggesting that limited knowledge of legal rights may prevent women from seeking appropriate remedies when those rights are violated. Similarly, Bodi (2025) draws attention to the challenges confronting widows in Cameroon, particularly their vulnerability to discriminatory treatment and the difficulties associated with protecting their rights. Within such circumstances, functional literacy may provide an important foundation for recognising legal violations, interpreting official documents, seeking institutional assistance and challenging discriminatory practices.

The situation of widows in Bamenda, the administrative headquarters of Cameroon's North West Region, deserves particular scholarly attention. Bamenda is located within the predominantly English-speaking part of Cameroon, where English occupies an important position in formal education, administration, legal communication and several commercial activities. Although everyday communication frequently involves Cameroon Pidgin English and indigenous languages, access to many formal institutional services requires varying levels of competence in written English. Consequently, individuals who lack functional English literacy may encounter difficulties understanding official correspondence, completing administrative forms, interpreting financial agreements and navigating legal procedures. For widows who have assumed responsibility for household management following the death of their husbands, these linguistic barriers may significantly influence their capacity to secure livelihoods, protect family assets and access essential services. Functional English literacy therefore assumes particular importance as a practical competency connecting language proficiency with economic participation, institutional accessibility and social empowerment.

Furthermore, the socio-economic circumstances of widows in Bamenda have been complicated by the prolonged socio-political crisis affecting Cameroon's North West and South West Regions. Since 2016, the Anglophone crisis has generated widespread insecurity, population displacement, disruptions to educational activities, destruction of livelihoods and significant challenges to household economic stability. The humanitarian consequences of the conflict have affected women and children in particularly complex ways, especially where the loss of family members or household income has increased women's responsibilities for family survival. In such circumstances, widows may be required to assume the roles of primary income earners, household managers and principal caregivers while simultaneously navigating insecurity, economic hardship and restricted access to institutional support. The United Nations Office for the Coordination of Humanitarian Affairs (OCHA, 2024) identifies continuing humanitarian needs associated with conflict and displacement in Cameroon, highlighting the importance of interventions that strengthen the resilience and protection of vulnerable populations. Against this background, examining the functional literacy competencies of widows in Bamenda offers an opportunity to understand how educational resources may contribute to their capacity to respond to overlapping socio-economic and humanitarian challenges.

One of the most significant dimensions of functional English literacy concerns its relationship with women's economic independence and income-generating

activities. Economic empowerment involves more than the possession of financial resources; it also encompasses the ability to access economic opportunities, manage productive activities, make independent financial decisions and exercise control over the benefits derived from economic participation. For widows engaged in petty trading, agricultural production, small-scale entrepreneurship and informal commercial activities, practical literacy competencies may facilitate record-keeping, financial calculations, interpretation of commercial agreements and communication with customers and financial institutions. Akinpelu (1985) emphasises the importance of integrating literacy education with vocational training and income-generating activities, particularly within development initiatives targeting disadvantaged populations. Similarly, Ojebode (2004) considers functional education an important mechanism for poverty alleviation, self-reliance and sustainable development. These arguments suggest that literacy programmes become especially meaningful when their content responds directly to the economic activities and everyday challenges of their beneficiaries.

In contemporary economic environments, functional literacy also influences individuals' ability to participate in increasingly formalised and digitally mediated financial transactions. Access to cooperative credit unions, microfinance institutions, commercial banking services and mobile money platforms often requires the ability to interpret written instructions, understand transaction records, calculate interest, complete application forms and evaluate contractual obligations. Widows who possess these competencies may be better positioned to manage their businesses independently, assess financial opportunities and protect themselves against exploitative transactions. Conversely, limited literacy may increase dependence on third parties for financial communication and record-keeping, potentially exposing individuals to misinformation, financial losses and restricted economic participation. Nevertheless, literacy alone does not guarantee financial inclusion, since access to credit and productive resources is also influenced by income, collateral requirements, institutional practices and wider socio-economic conditions. Consequently, the relationship between functional literacy and economic empowerment should be examined within the broader structural circumstances shaping widows' livelihoods.

Beyond economic participation, functional English literacy may contribute significantly to widows' understanding and protection of their legal and inheritance rights. Legal literacy refers to the knowledge and practical competencies required to understand relevant legal provisions, recognise rights violations and access appropriate mechanisms for seeking justice. In societies where customary practices and statutory legal arrangements coexist, individuals may experience uncertainty concerning the legitimacy of inheritance claims, property ownership and family obligations. Widows who can read and interpret relevant documents may be better equipped to understand land titles, marriage certificates, inheritance records and administrative correspondence. Lantana (2011) emphasises the importance of adult education in improving sustainable learning outcomes among rural widows, while Nkwate (1998) identifies legal awareness as a critical dimension of women's ability to challenge discriminatory practices. From this perspective, functional literacy can support legal empowerment by improving access to information and strengthening the

confidence required to seek institutional assistance. However, the exercise of legal rights also depends on the accessibility, fairness and effectiveness of relevant legal and administrative institutions.

Another important dimension of functional literacy concerns women's psychological empowerment and perception of their social status. Widowhood may involve profound changes in personal identity, emotional security, social relationships and self-perception. These experiences can become particularly distressing when widows encounter social stigma, economic dependency or discriminatory treatment within their communities. Educational participation may create opportunities for rebuilding confidence, developing interpersonal networks and strengthening individuals' sense of personal competence. Ballara (1991) associates women's literacy with improved self-confidence and greater participation in decision-making, while Hangwani (2025) examines the psychological implications of widowhood for women's identity, learning and social inclusion. Such perspectives indicate that functional literacy may contribute to psychological empowerment by enabling widows to communicate more confidently, participate in community affairs and recognise their capacity to influence decisions affecting their lives. Nevertheless, psychological empowerment is a multidimensional process influenced by social support, personal experiences, economic circumstances and the broader cultural environment.

Understanding the Background of Functional English Literacy as A Catalyst for Socio-Economic Empowerment

Functional literacy is equally relevant to health-related decision-making and the management of family well-being. Health literacy involves the ability to access, understand, evaluate and apply information necessary for making appropriate health decisions. For widows responsible for their own health and the welfare of dependent children, the capacity to interpret medical prescriptions, understand treatment instructions, read health information and communicate effectively with healthcare professionals may have important practical implications. Nutbeam (2000) conceptualises health literacy as a public health objective that extends beyond basic reading competencies to include the cognitive and social skills necessary for individuals to access and use health information effectively. Similarly, Sørensen et al. (2012) emphasise the relationship between health literacy, healthcare access, disease prevention and health promotion. Within the context of Bamenda, functional English literacy may therefore support widows' interactions with formal healthcare institutions, although linguistic accessibility, affordability and the availability of healthcare services remain important determinants of health outcomes.

The implications of functional literacy also extend to the educational development of widows' children. Following the death of a spouse, widowed mothers may assume increased responsibility for financing schooling, monitoring academic progress and making decisions concerning their children's educational future. These responsibilities may become particularly challenging in conflict-affected communities where school disruptions, household poverty and displacement undermine educational continuity. Literacy may facilitate mothers' ability to

interpret school correspondence, monitor academic performance, assist with learning activities and communicate with teachers. Ballara (1991) maintains that women's education has important implications for family welfare and children's educational opportunities. Furthermore, the intergenerational dimensions of empowerment suggest that educational investments made by mothers can contribute to expanding the future capabilities and opportunities of their children. Consequently, examining the relationship between widows' functional English literacy and their attitudes towards children's education is essential for understanding how individual empowerment may contribute to broader household and community development.

Theoretically, the relationship between functional literacy and socio-economic empowerment can be understood through the complementary perspectives of Paulo Freire's critical literacy theory and Naila Kabeer's empowerment framework. Freire (1970/2018) challenges educational approaches that reduce learners to passive recipients of information and instead advocates education as a process of critical reflection, dialogue and transformative action. Within this perspective, literacy enables individuals not only to interpret written language but also to understand and question the social realities that shape their experiences. Applied to widows in Bamenda, critical literacy provides a framework for examining how reading, writing and communication competencies may strengthen women's awareness of discriminatory practices and their capacity to challenge conditions that restrict their participation in society. Literacy thus becomes a potential instrument of social transformation rather than merely a technical educational skill.

Complementing this perspective, Kabeer (1999) conceptualises empowerment through three interconnected dimensions: resources, agency and achievements. Resources constitute the material, human and social conditions that make meaningful choices possible; agency refers to the capacity to define goals and act upon them; and achievements represent the outcomes arising from the exercise of such choices. Within this framework, functional English literacy may be understood as a human resource that expands widows' capacity to access information, interpret institutional requirements and participate in economic and social activities. Such competencies may strengthen agency by improving their ability to negotiate financial transactions, pursue legal remedies, make healthcare decisions and influence household educational priorities. The resulting achievements may include greater economic independence, improved rights awareness, enhanced self-confidence and stronger family welfare. Importantly, Kabeer's framework also demonstrates that access to resources does not automatically produce empowerment unless individuals possess meaningful opportunities to exercise agency within their social and institutional environments.

Despite the recognised importance of literacy for women's empowerment, an important contextual and empirical gap remains concerning the specific contribution of functional English literacy to the socio-economic experiences of widows in conflict-affected Anglophone Cameroon. Existing scholarship has examined women's literacy and development (Boserup, 1970; Ballara, 1991;

Egbo, 2000), functional education and poverty reduction (Akinpelu, 1985; Ojebode, 2004), and education as a mechanism for widows' empowerment (Lantana, 2011; Tayo & Chukwedozie, 2013). However, these perspectives do not sufficiently explain how practical English literacy competencies may differentiate widows' access to economic opportunities, legal protection, healthcare information and educational decision-making within the particular socio-cultural and conflict-related circumstances of Bamenda. Furthermore, there is a need for comparative empirical evidence that moves beyond general assumptions about the benefits of literacy to examine the experiences of widows possessing different levels of functional English literacy.

This gap is especially significant because widows are not a homogeneous social category. Their experiences of economic hardship, discrimination and institutional exclusion may vary according to educational background, financial resources, family support, social networks and access to information. Consequently, understanding the relationship between literacy and empowerment requires an approach that recognises differences within the population of widows rather than treating their experiences as uniform. A comparative investigation involving literate and non-literate widows provides an opportunity to identify differences in practical competencies, economic participation, legal awareness, self-perception, health-related decision-making and attitudes towards children's education. Such an approach also permits the examination of the social and institutional conditions through which literacy may facilitate or constrain empowerment.

Against this background, the present study examines functional English literacy as a catalyst for the socio-economic empowerment of widows in Bamenda, Cameroon. Specifically, the study evaluates how functional English literacy and numeracy influence widows' income-generating activities; assesses the relationship between functional English literacy, knowledge of legal rights and perceptions of women's social status; and analyses differences in health-related practices and attitudes towards children's education among literate and non-literate widows. Employing a comparative mixed-methods research design, the investigation draws on questionnaire responses from 200 widows, comprising 100 literate and 100 non-literate participants, complemented by semi-structured interviews with 40 widows. The integration of quantitative and qualitative evidence provides an opportunity to examine both observable differences between the two groups and the lived experiences underlying these differences.

The study contributes to sociolinguistic, educational and gender-development scholarship by examining functional English literacy within the intersection of widowhood, patriarchal customary practices, institutional language requirements and conflict-related socio-economic vulnerability. Its significance lies in demonstrating how literacy may function as a practical resource for navigating everyday challenges while also identifying the structural limitations that influence women's opportunities to exercise meaningful agency. Furthermore, the study offers contextually relevant insights for adult educators, policymakers, humanitarian organisations, women's associations and development practitioners seeking to design interventions that move beyond temporary

financial assistance towards sustainable, rights-based and economically relevant literacy programmes. Ultimately, the investigation advances the argument that empowering widows in Bamenda requires not only improved access to economic resources but also the development of practical literacy competencies that enable them to understand their rights, make informed decisions, manage their livelihoods and participate more independently in the social and economic development of their communities.

Widowhood is not merely a state of bereavement but often brings serious social and economic challenges. In many developing societies, a woman's struggle may begin immediately after the death of her husband. Widows frequently face harmful traditional practices, economic hardship, financial insecurity and social exclusion. The battle for survival of widows starts from the day their husbands die. They suffer from harmful and crucial traditional practices, economic marginalisation, financial instability and social exclusion. In some communities, these practices can deprive women of access to land, inheritance and other rights, thereby weakening their social and economic position. Although international frameworks such as the United Nations Sustainable Development Goal 5 on Gender Equality and goal 8 on Decent work and Economic Growth champion women's empowerment, widows are frequently left in the shadows. This marginalisation is severely exacerbated by illiteracy, which acts as an invisible barrier locking women out of the formal economy and modern legal systems.

In the Republic of Cameroon, this reality is vividly seen in the city of Bamenda, the capital of the North West Region. Over the past decade, the ongoing socio-political unrest, often referred to as the Anglophone crisis, has created a climate of fear and instability in many communities. The crisis has led to the loss of many lives, the displacement of families, and the destruction of property. As a result, many women have had to take additional responsibilities, often struggling to provide for their children and meet their basic needs under very difficult conditions. These challenges have placed them in a position of great vulnerability, affecting their well-being and their ability to plan for the future.

LITERATURE REVIEW AND THEORETICAL FRAMEWORK

Literature Review

Widows develop skills, capacities or potentials when they are educated through functional education. This makes them assets and not liabilities (Ojebode, 2004). The importance of functional literacy in the lives of widows will be examined economically, socially and psychologically. Economically, a literate widow is able to handle income-generation and economic issues easily than an illiterate widow. Akinpelu (1985) suggests that the introduction of productive works in women's education, post literacy and out-of-school training projects through which education, skill training and income-generation are achieved should be encouraged. Still in the same light, Ballara (1991) looks at literacy as a tool that helps women carryout their task better in the family. These tasks include taking over agricultural production in rural areas or entering informal or formal labor force. She propounds that when a woman acquires functional literacy skill, it

increases her self-confidence, improves her self-esteem and her income earning capabilities. Ojebode (2024) as cited in Tayo and Chukuedozie (2013) posits that education furnishes one with skills, initiatives and capacities to liberate oneself from the shackles of poverty and makes them depend on their own resources rather than on others. Johnson (1984) and Boserup (1970) assert that the mastery of functional literacy skills give women greater opportunity for paid employment leading to relative economic liberation. These skills can also enable them to produce an increased surplus from their agricultural labor. This shows that functional literacy is a necessary tool for improving the economic lives of women in general and widows in particular.

Socially, functional literacy helps widows to read medicine labels, understand prevention guidelines and follow doctor's instructions (Rajkumar, 2023). Some widows are forced to carryout sexual intercourse with designated male relatives which can spread transmissible diseases and AIDS, after the death of their husbands. If these widows learn how to read health pamphlets on sexually transmissible diseases and their prevention, it will go a long way to curb the spread of these diseases in their bodies. Rajikumar also suggests that functional literacy helps individuals to make informed decisions. Literacy empowers individuals to evaluate and analyse information critically, enabling them to make informed choices and decisions. Egbo (2000) posits that most literate women are financially independent and have more decision-making powers in important matters. Raya et al (2012) says that literacy strengthens women's participation in making decisions about themselves and their families. He carries out a study in India and Bangladesh. Where he discovers that literate women in these countries are more likely to participate in decisions about their own health, large household purchases than illiterate women.

Legally, Rajkumar (2023) suggests that functional literacy helps individuals to engage in civic activities, participate in democratic processes and understand their rights. Bodi (2025) attests that many illiterate widows are often unaware of their rights and are therefore abused. At times the length of the legal proceedings required to claim the inheritance they are deprived of by in-laws, is a real obstacle, a course that discourages them. Latana (2011) propounds that education helps widows to read. Through this skill, they can read wills, land titles and property deeds to verify what belongs to them. He says that literacy can help them spot and resist illegal land grabbing or inheritance stripping by in-laws. Nkwate (1999) posits that when women are literate they know when their rights have been infringed. According to her, a lot of wrong goes without redress in women's lives because of the lack of knowledge and proper information. She also reports that when many women are informed that a wrong has been done to them, they are unwilling to take action because they have been brainwashed by customs that they do not believe they have actionable rights. That is why she suggests that it is only through intensive, extensive, and repeated legal literacy programs that these barriers could be overcome. Thus, functional literacy programs need to teach the rights of women.

Furthermore, psychologically, women are traumatised by the death of their spouse. The traditions, customs and gender based discriminatory beliefs make

widows stigmatised, marginalised and lack self-esteem in their own communities. Functional literacy helps widows to have a high perception of self. Kasarda et al (1986) argue that women are more likely to acquire dispositions that favor more liberal, independent and less dogmatic thinking. Functional literacy also helps to reconstruct their identity and quit isolation. Hangwani (2025) suggests that shared classroom spaces create peer support networks that replace isolation with belonging, helping women redefine their personal identity beyond widowhood. Thus, functional literacy is a necessary tool for improving the psychological life of widows.

Theoretical Framework

Two theories have been conceptually grounded in our study: critical literacy and gender and empowerment. Paulo Freire is widely recognised as the foundational pioneer and philosophical father of critical literacy theory. His landmark book, *Pedagogy of the Oppressed* was published in 1968. In this book, he introduced the core concepts that define the theory today. According to him, literacy should not just be about ‘reading the word’ but about ‘reading the world’, that is learning to analyse and challenge social injustices and power structures. It encourages learners to look beyond the surface meaning of words to understand the underlying political, cultural and social motivations of the author. Literacy is used as a tool for social justice and change. This work focuses on taking action for social justice, using the reading and writing skills to challenge unfair systems and speak out against discrimination. Critical literacy has four main practices: disrupting the common place, interrogating multiple perspectives, focusing on socio-political issues and taking action for social justice (Paolo Freire, 1968/2018). For a marginalised woman, acquiring functional literacy triggers the process of conscientisation (critical consciousness). This cognitive awakening allows her to recognise her structural oppression, understand her intrinsic human rights and find her voice to challenge the social structures that seek to silence her.

Ultimately, critical literacy is the catalyst for true gender and empowerment. The gender empowerment theory has many authors but we will dwell on Naila Kabeer’s theory. She is an influential gender and development economist who redefined empowerment as the process by which those who have been denied the ability to make strategic life choices acquire. Kabeer (1999) says that the central idea of empowerment is the idea of ‘power’. One way of thinking about it is in terms of ability to make choices. To be disempowered therefore, implies to be denied choice. According to her, the ability to exercise strategic life choices can be thought of in terms of three dimensions or different ‘moments’ in the process of social change: resources (preconditions) - agency (process) - achievements (outcomes). Kabeer (1999) argues that true empowerment requires resources which she divides into three categories. Material resources example; land, money, housing and physical equipment. Human resources example; education, health, skills and labor capacity, and social resources; access to networks, friendships, unions or community groups that provide support.

Furthermore, Agency which is the process, is the ability to define one’s goals and act upon them. Kabeer (1999) explains that Agency includes meaning, motivation and purpose. We have positive agency (power to) taking independent action,

negotiating, bargaining and exerting leadership. Negative agency (power over) resisting the dominance of others or navigating around oppressive rules. She also mentions that the last aspect of empowerment is achievements (the outcomes). They are measurable results of combining resources and agency. They assess whether a woman's life has actually improved. For example, improved well-being, better nutrition, higher literacy or freedom from violence and structural shifts. According to Kabeer (1999), resources do not automatically equal empowerment. She explains that if you give a woman resource without addressing agency, empowerment fails. Within this framework, resources are the structural preconditions that an individual has access to.

In our study, Functional English Literacy and numeracy represent a vital cognitive resource. Agency is the process which involves the internal motivation, meaning and ability to make strategic decisions and act upon them. Finally, achievements are the material and social outcomes of that agency. Reviewing development literature through Kabeer's lens reveals a major gap: many micro-economic interventions in sub-Saharan Africa focus purely on providing material resources (like micro-loans or farming equipment) without addressing the missing cognitive resources (like functional literacy). Consequently, without functional literacy, non-literate widows are structurally blocked from exercising true agency, rendering them unable to secure independent achievements in formal spaces like banks, health clinics or courts of law. The theories applied in this study will help in understanding how English functional literacy can engender change in the lives of widows. It will be important to look at the methodology used to carry out this study.

Problem Statement

In the traditional Bamenda Grass field culture, patriarchal customary practices dictate that land and property ownership remain strictly within the male lineage. Consequently, upon the death of a spouse, widows frequently face property dispossession, eviction and harmful customary rites enforced by in-laws. To survive, many resort to petty trading, small-scale farming, or micro-entrepreneurship. However, because Bamenda operates within the Anglophone subsystem, where formal commerce, banking, legal structures and local administration are conducted in English, functional English illiteracy serves as a severe systemic barrier. Non-literate widows struggle to read contract agreements, understand land titles, navigate mobile money applications, or complete micro-finance loan documentation. This linguistic and functional exclusion leaves them vulnerable to financial fraud, prevents them from scaling their micro-businesses and limits their ability to seek legal redress against property grabbing. Consequently, while traditional charity offers transient respite, it fails to overcome the structural foundations of their socio-economic dependency.

Objectives of the Study

The main objective of this study is to examine the relationship between functional English literacy and socio-economic empowerment of widows in Bamenda.

Specifically, the study seeks to:

- 1) Evaluate how English functional literacy and numeracy skills influence the income-generating activities of widows in Bamenda.
- 2) Assess the effects of English functional literacy on widow's knowledge of legal rights and the perception of their status in Bamenda.
- 3) Analyse how literacy levels differentiate widows' management of health issues and their children's education.

Methodology**Research Design**

This study adopts a mixed methods research design to evaluate how functional English literacy acts as a catalyst for the socio-economic empowerment of widows in Bamenda, Cameroon. Recognising that widows are structurally marginalised, but heterogeneous, this design isolates linguistic capital as an independent variable by contrasting two distinct cohorts: Literate widows (those displaying independent functional English reading, writing and numeracy skills) and non-literate widows (those completely lacking formal English literacy and relying on external translation). The empirical investigation follows a two-stage approach where quantitative questionnaire data maps broad structural disparities, while qualitative semi-structured interviews delve into underlying power dynamics, psychological shifts and lived experiences of the participants.

Target Population and Sampling Technique

The target population consists of widows between 25 - 60 years residing in urban and peri-urban areas of Bamenda in the North West Region of Cameroon. This setting is characterised by restrictive patriarchal grass fields traditional practices and severely impacted by the protracted socio-political Anglophone crisis. Participants were selected using the purposive sampling strategy, facilitated through local human rights NGOs like the Chefussiri Foundation, Church groups like the Catholic Women Association (CWA), the Women's Economic Empowerment and Literacy program (WEELP) run by the Presbyterian Church in Bamenda, the Bamenda Literacy Centre (BLC) and cooperatives like the Business Women Cooperative Credit Union (BWSCC). To ensure a robust comparative analysis, the total sample of 200 widows was divided symmetrically into two uniform cohorts: Cohort 1 (Non-literate widows; $n = 100$) involved widows with no formal schooling or adult literacy certificates who operate strictly through oral communication and external mediation. Cohort 2 (Literate widows; $n = 100$) comprised of widows who have completed at least primary education or equivalent adult literacy programs and can confidently read, write and calculate arithmetic independently.

Data Collection Instruments

Data collection was executed for a period of five months, utilising two primary tools explicitly mapped to capture the complexity of the research parameters: For the non-literate Cohort, the instrument was interviewer-administered (questions were read aloud and translated into Pidgin English where appropriate). The questionnaire employed a 5-point likert scale to gather comparative numerical

frequencies regarding institutional access, rights awareness and business capacity. Semi-structured qualitative interviews were also used to gather data. In-depth, one-on-one qualitative interviews were conducted with selected participants from each cohort. These sessions targeted individual narratives, concerning property disputes, traditional rites and health navigation.

Operationalisation and Measurement of Variables

The comparative framework is structured around six key operational variables, which are analysed through the overlapping axes of Freire's critical literacy and Kabeer's empowerment model:

- **Reading Writing and Counting Skills:** Measured as the foundational cognitive resource (Kabeer) or linguistic capital required to break away from structural dependency.
- **Income - generating activities:** Evaluated based on the scale, profitability and financial autonomy of the widow's enterprise, measuring her capacity to access formal micro-finance versus informal safety nets.
- **Knowledge of legal rights:** Assessed by the participant's comprehension of statutory inheritance frameworks versus biased customary councils during family asset-disputes.
- **Perception of the status of a woman:** Investigated as an indicator of internal agency (Kabeer) and conscientisation (Freire), testing whether the widow internalises traditional submission or asserts her personal value.
- **Health-Related Issues:** Measured through health literacy specifically the ability to read medical prescriptions, understand dosages and navigate formal healthcare systems independently.
- **Attitude towards children's Education:** Documented through the lens of intergenerational empowerment, tracking the mother's financial and psychological commitment to keeping her children (particularly daughter) in school despite conflict-driven disruptions.

Data Analysis

The mixed - methods framework required two distinct streams of analysis:

- **Quantitative data analysis** involved questionnaires. Data was analysed using descriptive statistics (percentages and frequency distribution). This data was formatted into a comparative matrix to illustrate statistical gaps between the literate and non-literate groups.
- **Qualitative data analysis** involved interviews. Audio recordings were translated from Pidgin English where necessary and transcribed verbatim. The transcripts underwent a rigorous deductive content analysis using the operationalised variables earlier mentioned. These variables were contextualised using direct quotes to explain and give voice to the disparities observed in the quantitative phase.

Ethical Considerations

Given the extreme vulnerability of widows operating within a patriarchal society and a volatile conflict zone, strict ethical guidelines were maintained. Informed consent (written for literate participants and verbal-recorded for non-literate

participants) was mandated before field engagement. To eliminate the risk of communal or familial backlash regarding disclosures of land grabbing or legal friction, total anonymity and confidentiality were guaranteed through the strict use of alphanumeric coding (example participant NL (Non-Literate) -04 or participant L (Literate) -04 rather than real names. All primary transcripts and records were securely locked to protect the integrity of the data.

Findings and Discussion

Functional and Numeracy Skills

An assessment of the literacy skills by the literate and non-literate widows shows that literate widows read long text, write long text and calculate basic operations more than the non-literate widows. Table 1 below shows this clearly. Below average is 0 -9.99 and above average is 10 – 20. N- stands for the number involved in the activity and fr- stands for frequency.

Table 1
Summary Table of Operational Variables and their Percentages

Operational Variable Measured		Non-literate widows n=100		Literate widows n=100		Percentage gap
		Above Average	Below Average	Above Average	Below Average	Above Average
Functional and numerical literacy						
Reading long texts	No	20	80	70	30	+50%
	% fr.	20%	80%	70%	30%	
Writing long texts	No	10	90	80	20	+70%
	% fr.	10%	90%	80%	20%	
Calculating basic operations	No	30	70	100	0	+70%
	% fr.	30%	70%	100%	0%	
		Strongly agree		Strongly agree		
Independent business management	No	30		90		+60%
	% fr.	30%		90%		
Access to formal micro finance / loans	No	20		80		+60%
	% fr.	20%		80%		
Awareness of statutory inheritance law and confidence to challenge property grabbing	No	10		90		+80%
	% fr.	10%		90%		
Perception of the status of a woman	No	10		90		+80%
	% fr.	10%		90%		
Independent reading of medical labels and coping with mental stress issues	No	20		70		+50%
	% fr.	20%		70%		
Paying attention to children's education	No	60		100		+40%
	% fr.	60%		100%		

The statistics on Table 1 show that 70%, 80% and 100% of the literate widows assess themselves as being above average in reading long text, writing long text and calculating basic operations respectively as opposed to 20%, 10% and 30% of the reading of long text, writing long text and calculating basic operations respectively by the non-literate widows. The interview findings align with this analysis. These skills have helped literate widows to independently manage

businesses, navigate text, do bookkeeping, gain access to loans and write letters of complaint against their in-laws. Table 1 also illustrates that 90% of literate widows manage business independently than the non-literate ones. Non-literate widows are dependent on visual memorisation, oral communication and children's proxies. A literate widow said:

After my husband died, my brother-in-law spent his time threatening my life and that of the children because of a medicine store that he left for me, which I was managing very well. I wrote a complaint against him and kept at the police office. He was locked up for two weeks and after this, I had some peace in my home. I also took a loan from the credit union to add medications in my store.

(Participant L- 04 2026)

Applying Kabeer's framework, the writing skill which acts as a foundational resource has enabled the agency, the ability to write a complaint and the outcome or achievement is that the brother-in-law was locked up. This gave her peace in her home. For non-literate widows, they may have a resource for example land, or small market stall but their lack of literacy limits their agency. They cannot execute transactions independently and calculate complex margins. They are trapped in survivalist petty trading which does not give them access to loans. A non-literate widow stated:

When ma Massa die, i bin bi difficult for me for control yi business. Common paper from council people a no fit read the English weh i dey inside. As i no sabi read, a fear say dem go catch me. Na so I just pull money pay them. All ma money finish. Even for market a no fit check money text for phone or for know if customer i don chop ma change. A di always call pikin dem for help me write receipt. Na why dat weh ma business no di grow.

Translated as:

When my husband passed away, it was difficult managing his business entirely on my own. I am completely unable to read the English text on official municipal documents. Council officials brought a penalty notice and gave me. I could not read, I was overcome with fear and simply gave them money which completely depleted my profits. At the market, I cannot verify mobile money text notification on my phone or to even find out if an agent has shortchanged me. The business cannot grow because I am constantly forced to rely on children just to write a basic receipt.

(Participant NL-08 2026)

Applying Freire's overcoming limit situations, these "limit situations" refer to structural barriers that keep people oppressed. Non-literate widows view formal commerce as an elite domain they cannot enter. Achieving literacy breaks this barrier, allowing widows to decode the economic world and assert control over their financial activities.

RQ2 Knowledge of Legal Rights and Perception of the Status of a Woman.

The statistics on Table 1 show that 90% of literate widows strongly agree that they are aware of statutory inheritance and have confidence to challenge property grabbing while 10% of the non-literate widows have these qualities. Literate widows are aware of constitutional and property rights, likely to contest disinheritance. While majority non-literate widows are unaware of statutory inheritance laws. They rely on discriminatory traditional councils. Table one also shows that literate widows strongly agree that they have a high self-esteem than

the non-literate ones. 90% of literate widows have a high perception of self as opposed to 10% of non-literate widows. The percentage gap stands at 80% which is really wide. Non-literate widows are submissive to customary patriarchal structures and there is a high internalisation of gender roles as opposed to literate widows who reject subjugating widowhood rites and restrictions. A non-literate said:

I bi dey live my life jejely and peacefully with my family until my husband die. My in-laws come take my land, show me no respect, and force me for give ma husband yi land title and yi papers. After, yi family people dem worry me plenti and the tin really worry me soteh I nearly commit suicide say I no bi go school or attend literacy class for learn for do all these things them.

Translated as:

I was living peacefully with my family until when my husband died. My land was taken, I was stripped of my dignity and I was forced to hand all the title deeds and my husband's identification documents after being threatened by my in-laws. I was very stressed out and almost committed suicide thinking about why I did not go to school or attend literacy classes to learn about all these things.

(Participant NL- 05 2026)

The story of this ignorant non-literate woman shows that widows who are not educated are the most vulnerable because they are marginalised by their in-laws and treated like sub-humans. Nkwate (1998) says that a lot of wrong goes without redress in women's lives because of the lack of knowledge and proper information. Applying Freire's conscientisation to this finding, shows that literacy is not just learning to 'read words'; it is learning to 'read the world' as earlier mentioned in this study. Non-literate widows exhibit naïve or magical consciousness. They may accept oppressive customary widowhood rites or property grabbing as 'just the way things are' or as "tradition" internalising a low socio-cultural status whereas literate widows undergo critical consciousness (conscientisation). This is because as they can read legal text, they realize that statutory laws (the Cameroonian constitution or international human rights frameworks) override discriminatory village customs. Literacy is seen as a process of conscientisation whereby it changes their perception of what a woman deserves. They no longer see themselves as property to be inherited, but as citizens with legal rights. They move from submissive silence to actively confronting in-laws. Kabeer's cognitive agency includes 'meaning, motivation and purpose' which is the cognitive capacity to imagine a better life and act on it. Literate widows have the cognitive agency to reject structural oppression because their education has demystified the male-dominated legal system.

RQ3 Health- Related Issues and Attitude toward Children's Education

Table 1 also illustrates that more literate women read medical labels independently and cope with mental stress issues than non-literate widows. 70% of literate widows strongly agree that they do these activities as opposed to 20% of the non-literate widows. The table equally illustrates that all literate women pay attention to their children's education more than the non-literate women. 100% and 60% of the literate women and non-literate women respectively have a positive attitude towards their children's education. The interview also

buttresses the fact that literate widows take care of their children's education more than the non-literate ones. A literate widow affirmed:

Thanks to literacy, my life has greatly improved. I used to depend on my husband for everything until he died. I was not really mistreated by my in-laws. I learned how to count very well from the literacy classes. Now, I sell clothes and kitchen utensils in the Bamenda main market. From this business, I have been able to take care of my children's education despite the crisis that have stopped some families from sending their children to school.

(Participant L-18 2026)

The testimony shows that literate women are conscious of their children's education Ballara (1991) affirms that a woman who is educated is likely to have a positive attitude towards the education of her children without paying any particular attention to gender. Non-literate women highly value education but are easily deterred by conflict disruptions and costs whereas literate women prioritise education as an absolute necessity and work extremely hard to send their children to school, some even aggressively seek funding to take care of their children's school needs. Applying Kabeer's intergenerational achievement, she notes that empowered women use their achievement to promote the well-being of their entire household. They prioritise their children's education. They recognise education as a critical resource refusing their daughters in particular to fall into the same trap of illiteracy.

Looking at health, losing a partner is a very painful experience. Sadowski (2026) posits that people who are grieving describe a range of emotions including: intense loneliness or feeling completely alone after the death of a spouse, persistent sadness or depression, anxiety or stress, difficulty concentrating or remembering things, regret, uncertainty, and a sense of identity loss. All these aspects lead to mental ill health. Literate widows know how to cope with mental ill health issues than the non-literate widows. Thus, non-literate widows are exposed to extreme stress-related illnesses than the literate ones. Literate widows have high health literacy and independently navigate medical prescriptions reducing household vulnerability. This seamlessly ties with Freire's dialogue and cultural action for freedom. Non-literate widows are often marginalised in medical and educational spaces due to language barrier; they are spoken to, not spoken with (the "culture of silence"). Literate widows break this silence. They ask doctors questions and read prescription dosages critically. This analysis tie with the findings of Giovetti (2020) who found that women who attended literacy classes were more likely to seek medical help for themselves and their children when needed and adopted more preventive health measures than women who had not attended literacy classes.

Policy Recommendations and Future Research

To cultivate sustainable socio-economic empowerment for widows in Bamenda, the study proposes the following interventions:

Implement Right-Based Contextualised Adult Literacy Curricula: Local non-governmental organisations (NGOs) and the Ministry of Basic Education (Adult literacy unit) must move past abstract literacy lessons and design literacy modules

rooted in the daily survival of these women. Training should be explicitly built around the practical legal and financial English. Widows need to navigate their realities rather than studying generic texts. The curriculum must focus on lived, real-world applications such as learning to read land titles, deciphering statutory inheritance laws, and navigating formal banking documents.

Integrate Literacy into Humanitarian Economic Relief Responses: International development agencies and civil society groups operating within the context of the Anglophone crisis must treat financial aid and literacy as separate entities. Micro-credit schemes and grants targeted at conflict-affected widows should be structurally tied to mandatory functional English literacy and numeracy training to prevent financial exploitation and ensure business growth.

Establish Community Legal - Linguistic Centres: Given the extreme vulnerability of non-literate widows to property grabbing, community-based legal centres should provide specialised translation and mediation services. These centres will serve as a bridge between traditional village councils and formal courts ensuring that non-literate widows are not coerced into signing away their assets due to an inability to read complex English legal documents.

Promote Digital and Mobile Financial Literacy: As the economy of Bamenda increasingly relies more and more on digital payments like MTN Momo and Orange Money, adult education programmes must evolve by teaching these widows how to confidently use smartphones and navigate digital banking. By guiding them to use these financial platforms safely, they will be protected from widespread fraud. This will give them true independence over their own money and ensure that they are not left behind in a shifting economy.

Conclusion

This work has critically examined the link between functional English literacy and the socio-economic empowerment of widows in Bamenda, Cameroon. In the Mezam Division of the North West Region of Cameroon, patriarchal traditions frequently strip widows of inherited land, real estate and financial assets. They also suffer disruptions from the Anglophone crisis. The findings demonstrate that Functional English Literacy serves as a critical equaliser for these marginalised widows in Bamenda. Learning to read, write and calculate provides the precise mechanism that is necessary to transition widows from forced dependency to economic autonomy. By mitigating the structural barriers of illiteracy, English functional education equips widows to navigate the socio-economic shocks of widowhood, establish self-sufficiency, and actively contribute to sustainable development in the North West Region. Conversely, functional English illiteracy remains a profound structural barrier that systematically denies non-literate widows access to financial autonomy, legal protection and social dignity.

The evidence presented, underscores that basic literacy is not merely an educational milestone but a vital tool for survival and self-defense. In an Anglophone administrative and economic city like Bamenda, a widow's inability to read legal documents, medical prescriptions, navigate mobile banking applications directly exposes her to exploitation, predatory business practices and

the loss of property to extended family members. This can leave widows in extremely vulnerable situations. However, the access to functional English literacy can significantly change this reality. Literate widows are better equipped to take control of their economic lives rather than remaining dependent on others. They can defend their land and property rights, access micro-loans, expand their businesses, and support their children's education with greater confidence.

Non-governmental organisations and philanthropic agencies have provided valuable assistance to the widows of Bamenda, but such support is often temporary. Long-term empowerment requires more than short-term relief. It involves addressing the lack of information and skills that make many widows vulnerable to exploitation. Well-designed adult literacy programs can help bridge this gap by combining language skills with practical knowledge of legal rights, financial management, and access to available services. Through such programs, civil society organisations and local policymakers can help widows become more independent and better able to make decisions about their livelihoods. Empowering Bamenda's widows is therefore not only a question of gender equality. It is also important for social and economic recovery of the wider community. When widows have the knowledge, confidence and skills to manage their affairs, they are better positioned to support their families and contribute meaningfully to the development of their communities.

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