



Adult Education Programmes and the Promotion of Financial Sustainability among Rural Women in Rivers State

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Abstract

This study explores the role of adult educational programmes in promoting financial sustainability among rural women in Rivers State, Nigeria. It examines the overview of rural women and communities in Rivers State, types of adult educational programmes such as Vocational Training, Literacy and Numeracy, Entrepreneurship Development and Financial Literacy among others, and their roles in equipping rural women with knowledge and skills necessary in achieving financial stability and independence in Rivers State. Conceptual clarification discussions were incorporated in introduction. It pointed the role of an inclusive policy formulation and its implementing as issues toward meeting the needs of rural women, benefits of adult educational programmes, drawing examples of best practices with success stories from other countries were discussed, challenges and way forward. In conclusion, the paper emphasizes on the significant of adult educational programmes in promoting and lifting rural women economy through financial sustainability which will enable them improve themselves and communities and therefore suggest among others, that, policy makers formulate and implement policies that will better the life of rural populace especially the women by recognizing the and understanding their educational needs and its importance to incorporating adult educational programmes in its plan of work, and also seeking government and non-governmental agencies intervention and assistance in providing enabling environment, infrastructures, funding and other needed resources among others that will enable rural women improve well-being, household, financial sustainability for the development of their communities, state and Nigeria at large.

Keywords: Adult Education, Community Development, Financial Sustainability, Rivers State, Rural Women

Introduction

Rivers State is one of the 36 states in Nigeria, located in the Niger Delta region. According to the National Bureau of Statistics (2020), Rivers State has a population of approximately 7 million people with a significant proportion living in rural areas. Rural communities in Rivers State face significant challenges, including poverty, lack of access to education and healthcare,

and limited economic opportunities (Nwankwo, 2022). However, despite its wealth, the state faces significant development challenges particularly in its rural areas. According to the Nigeria Demographic and Health Survey (NDHS) 2018, 70% of Rivers State's population lives in rural areas, where poverty and lack of access to basic services are prevalent in the following areas: Poor road networks and limited access to markets, inadequate health and educational facilities, High levels of illiteracy especially among women, Limited access to financial institutions and services among others.

Adults are characterized by their autonomy, self-direction, life experiences and socio-economical responsibilities. Age alone does not guarantee a person as adult rather, his/her ability to taking or making decisions that will foster personal, communal socio-economical responsibilities that will be of benefit to all. A person can also be regarded by the society to which they belong as an adult (Ebere, Bruce & Raji 2022) which is the societal perspective of it. The main goal of any educational system is to provide or develop a balance individual capable of surviving in his or her environment and contribute meaningfully towards the survival of that society to which they belong (Mozella & Ayantungi 2024). Adults in Rivers State should survive and this survival can only be possible by providing the right tools to work with and that is what adult educational programmes is doing.

Adult education during her International Conference in Nairobi, Kenya is been refers "as the entire body of organized educational process, whatever the context, level and method, formal or otherwise, whether they pro-long or replace initial education in school, College and University as well as apprenticeship whereby persons regarded as adult by the society to which they belong, develop their ability, enrich their knowledge, improve their technical or professional qualification and bring about change in their attitude and behaviours in two field perspectives of full personal development an participation in a balance and independent, social, economic and cultural development". It is an aspect of education that plays the role of liberation, a tool for adjustment, for self and national development for health and cultural awareness as well as integration, from conscientization and group dynamism (UNESCO in Anyantunji (2023).

Rural women in Rivers State are engaged in various occupations, including farming, trading, and craftsmanship which play critical roles in their families and communities, contributing to household income, food security, and social care Rural women in Rivers State are predominantly engaged in agricultural activities, petty trading, and small-scale businesses (NBS, 2022).. They play critical roles in their families and communities, including childcare,

household management, and community development (Ogunlela & Mukhtar, 2019). However, they face significant constraints, including limited access to education, financial services, and economic opportunities (Afolabi, 2021).

The importance of adult education to man can never be over emphasized as their its focus and aim is to inform and educate citizens thereby, making him/her a balance individual capable of surviving any situation, environmental challenges including sustaining its financial state (Ebere, Bruce & Raji 2022). Rural women play a critical role in communities' development processes no matter their geographical position or dispositions, they are known for their numerous roles as a mother or productive agent, as such; needed to be empowered with every necessary tool that will give them the power to effectively exercise these roles conveniently..

However, the introduction of some adult educational programmes has created notable improvement in the economic status of rural women especially in their financial sustainability but for lack of programmes dis-continuity, funding, Low enrollment persists due to poverty, family responsibilities, and cultural perceptions that undervalue women's education (Wami, 2026). These programmes increasingly integrate digital tools and AI-driven platforms to expand market access and financial inclusion, ensuring that women can compete in Nigeria's growing digital economy. Furthermore, they promote gender equity by dismantling cultural barriers that restrict women's participation in education and economic life, thereby fostering inclusive development and community resilience (Deekor, 2019; Wami, 2026; UNESCO, 2021). Despite its importance, adult education in Rivers State faces significant challenges as itemized earlier.

A community refers to a group of people living together in a defined geographical area, sharing common interests, values, and resources. It embodies social relationships, identity, and collective responsibility. Communities can be rural, urban, or virtual, but they all emphasize belonging and cooperation. Magaiza & Maistry (2025). Community development refers to the process of empowering communities to take control of their lives and make informed decisions, which is what adult education, through its programmes, tends to achieve. (Ifatunji, in Nwankow (2022), stressed that community development is critical for promoting financial sustainability among rural women as it involves the participation of every member of the community in the process of empowering communities to (Ifegbo, 2022) and take control their development through adult educational programmes can play a critical role in community development by providing rural and knowledge needed women with the skills to participate in decision-making processes. Since it involves empowering community members so as to enable them take control

of their development (Ifedi, 2021). Adult education and its programmes play crucial role in community development by enhancing rural women with needed capacity and knowledge that motivate them to participate in decision-making and economic activities and other issues that concerns them in living better life.

Financial, Vocational training and entrepreneurship development programmes equip women with skills and knowledge necessary to engage in income-generating activities and improve their economic prospects (Ogunleye, 2018; Adeyeye, 2022). Adult literacy programmes enhance women's ability to read and write, enabling them to access information and make informed decisions (Adeyemi, 2019).

In Rivers State adult education, through its programmes has empowered rural women in few communities in Rivers State, though. Communities such as: B-Dere and Kpor in Gokana Local Government Area through the activities of the Rivers State Agency for Adult and Non-Formal Education (RSAANE) in: 2021 focused on Literacy, numeracy, and agricultural skills for women farmers (Kobani 2023), recorded huge achievements in respect to the programme specifications, training among women in adoption of modern cassava and vegetable farming techniques.

Though, Poor infrastructure, limited funding, Cultural resistance to women's participation in formal learning. In Omagwa and Aluu Community in the year 2022 through the Rivers State Ministry of Women Affairs in collaboration with NGOs with Focus on Poultry farming, fish farming, and small-scale business training. Its weaknesses was on Low retention due to domestic responsibilities and inadequate post-training support and market access and while participation was high, even though the training programme recording significant success, its sustainability was threatened by lack of follow-up and funding (Obele & Kobani (2023). Programme such as Peace and Literacy programme – -based organizations with support from Rivers State Agency for Adult and Non-Formal Education (RSAANE) in Tai and Eleme Local Government Areas in the year 2023 (Nwankwo 2022).

The above discuss proves the fact that, efforts has been put in place in ensuring the wellbeing of rural women in Rivers State but not enough effort in ensuring true inclusiveness and programmes sustainability in stabilizing their financial sustainability, though, with remarkable achievement as the knowledge and skills acquired has improved their income-generating, their economic status, power in par-taking in decision-making abilities because they can contribute

towards social needs and also participate fully in community development activities (Adeyeye, 2022).

Adult educational programmes play a crucial role in promoting financial sustainability among rural women in Rivers State. According to Kazeem (2021), financial literacy programmes enable women to manage their finances effectively through effective record keeping and proper accounting, make informed decisions, and avoid financial shocks. Vocational training programmes and entrepreneurship development programmes equip women with skills and knowledge necessary to engage in income-generating activities and improve their economic prospects (Ogunleye, 2018; Adeyeye, 2022). Adult literacy programmes enhance women's ability to read and write, enabling them to access information and make informed decisions (Adeyemi, 2019).

These programmes cuts across globe for example, Ghana's introduced functional literacy programme for women: This programme has been instrumental in promoting literacy and economic empowerment among rural women in Ghana (Agyei-Mensah, 2020). India's National Literacy Mission, this programme has been successful in promoting literacy and education among rural communities in India (Sahu, 2019). South Africa's also has adult education and training programme: This programme has been effective in promoting economic empowerment and skills development among adults in South Africa McKenzie, 2020 are examples of best practices and success stories of importance of adult educational programmes in other countries and how it has equipped women financially among others. Women's Economic Empowerment Programme (WEEP) in Rwanda is another form of adult educational programmes that equipped women with skills in tailoring, baking, and soap making, resulting in increased income and financial independence (Nkurunziza, 2022).

Self-Help Groups (SHGs) in India: A program that empowered women to form groups, save, and access credit, resulting in increased financial inclusion and entrepreneurship (Singh, 2021). Women's financial inclusion program in Kenya: A program that provided financial literacy training, resulting in increased savings and access to credit among rural women (Muthaura, 2022).

Adult Education and Family Literacy Act: This federally funded program in the United States has inspired similar initiatives globally. Although not specific to Nigeria, its focus on equipping adult learners with basic skills and industry credentials can be seen in various Nigerian programmes.

The Grameen bank's microfinance program in Bangladesh, which has empowered millions of rural women through microfinance and entrepreneurship training (Muhammad Yunus, 2020). The Women's World Banking (WWB) financial inclusion programmes for women in developing countries, including Nigeria (WWB, 2020). The Village Savings and Loan Associations (VSLAs) in Tanzania, are all adult educational programmes that have improved financial inclusion and savings among rural women (Karlan, 2021).

All these programmes aim at bringing rural women into realm of light and power to soar above financial challenges to financial buoyancy, its sustainability has improved families and communities living. Scholastic reviews affirm the power in adult education and its programmes in improving rural women financial sustainability in addition to literacy and management skills, entrepreneurship and business growth. Vocational training and entrepreneurship programmes have been shown to increase business growth and income generation among rural women which has enhanced their financial inclusion in addition to digital literacy skills thereby increasing their access to financial services (Adebayo, 2022; Eze 2022; Ogunleye 2021; Okoro 2020 & Eze, 2022).

Role of Adult Educational Programmes in Promoting Financial Sustainability

Adult educational programmes in Rivers State play a crucial role in promoting financial sustainability among rural women by equipping them with literacy, vocational, entrepreneurial, and digital skills that enhance income generation, reduce poverty, and foster long-term economic independence. Recent studies highlight that such programmes not only improve financial literacy but also empower women to participate in cooperative ventures, digital entrepreneurship, and community-based innovations, thereby strengthening their resilience against economic shocks which includes financial sustainability. Sequential review proves its roles in the following areas:

1. Financial Literacy and Income Generation

Adult education programmes provide rural women with functional literacy and numeracy skills, enabling them to manage household finances, savings, and investments more effectively. Financial literacy training helps women understand credit systems, cooperative savings, and microfinance opportunities, which are essential for sustaining small-scale businesses and agricultural ventures (Azunwo, Onyesom, & Oribio, 2025).

2. Entrepreneurship and Vocational Skills

Through vocational training in areas such as tailoring, farming, and craft-making, adult education empowers women to establish micro-enterprises. Programmes that integrate digital

entrepreneurship, such as online marketing and e-commerce, expand their market reach beyond local communities, thereby increasing profitability and sustainability (Azunwo et al., 2025).

3. Community-Based Learning and Grassroots Innovations

Community-based adult education initiatives foster peer-to-peer learning and cooperative models, which encourage women to pool resources and share knowledge. Grassroots innovations, such as cooperative farming education and mobile learning hubs, reduce infrastructural barriers and promote collective financial sustainability (Orlu & Ezechinnah, 2025).

4. Social Inclusion and Gender Empowerment

Adult education programmes promote gender equity by encouraging women's participation in decision-making processes within households and communities. This empowerment enhances their ability to negotiate financial matters, access loans, and participate in cooperative societies, thereby reducing dependency and vulnerability (Azunwo et al., 2025).

5. Resilience against Economic Shocks

By equipping women with diversified skills ranging from agriculture to digital marketing, adult education programmes strengthen their resilience against unemployment, inflation, and other economic challenges. This adaptability ensures long-term financial sustainability and contributes to poverty reduction in rural Rivers State (Wami, 2026).

In Communities such as B-Dere and Kpor in Gokana Local Government Area through the activities of the Rivers State Agency for Adult and Non-Formal Education (RSAANE) in: 2021 organized an adult educational programmed that focused on Literacy, numeracy, and agricultural skills for women farmers (Kobani 2023). This programme recorded huge achievements with respect to the programme specifications. Training among women in adoption of modern cassava and vegetable farming techniques, though few weaknesses were recorded in Poor infrastructure and limited funding, cultural resistance to women's participation in formal learning and in Omagwa and Aluu Community in the year 2022 by the Rivers State Ministry of Women Affairs in collaboration with NGOs, with a focus on Poultry farming, fish farming, and small-scale business training. Its weaknesses were on Low retention due to domestic responsibilities and inadequate post-training support and market access, and while participation was high, even though the training programme recorded significant success, its sustainability was threatened by lack of follow-up funding (Obele & Kobani, (2023).

Programme such as Peace and Literacy programme based organizations with support from Rivers State Agency for Adult and Non-Formal Education (RSAANE) in Tai and Eleme Local Government Areas in the year 2023 (Nwankwo 2022), with some challenges such as low enrollment rates due to poverty, cultural perceptions, and family responsibilities (Wami, 2026). inadequate funding and infrastructure, which limit programme reach and effectiveness and Sociocultural barriers that discourage women's participation in adult education. Addressing these challenges requires policy support, increased funding, and gender-sensitive interventions to maximize the impact of adult education on financial sustainability.

Adult educational programmes play a crucial role in promoting financial sustainability among rural women in Rivers State. According to Kazeem (2021), financial literacy programmes enable women to manage their finances effectively through effective record keeping and proper accounting, make informed decisions, and avoid financial shocks. Vocational training programmes and entrepreneurship development programmes equip women with skills and knowledge necessary to engage in income-generating activities and improve their economic prospects (Ogunleye, 2018; Adeyeye, 2022). Adult literacy programmes enhance women's ability to read and write, enabling them to access information and make informed decisions (Adeyemi, 2019).

This financial literacy programmes enable the adult woman manage their financial resources effectively and make informed financial decisions (Koku, 2021). Rural women in Rivers State face significant challenges, including limited access to financial education and financial services (Amadi, Okoro, Eze, & Uche. 2022). Lack of knowledge and access to its services remains one among major reason for consistence struggles for survival especially among rural areas of Rivers State of Nigeira. As a means for promoting financial sustainability among rural women in Nigeria (Emeh 2021), therefore, crucial to ensuring implementations in the rural areas of Rivers State if the state and the Nation hope to move forward in economic development and stability.

Overview of Rivers State and its Rural Communities.

Rivers State is one of the 36 states in Nigeria, located in the Niger Delta region. According to the National Bureau of Statistics (2020), Rivers State has a population of approximately 7 million people with a significant proportion living in rural areas. Rural communities in Rivers State face significant challenges, including poverty, lack of access to education and healthcare, and limited economic opportunities (Nwankwo, 2022). However, despite its wealth, the state faces significant development challenges particularly in its rural areas. According to the Nigeria

Demographic and Health Survey (NDHS) 2018, (National Population Commission (NPC & ICF2019) revealed 70% of Rivers State's population lives in rural areas, where poverty and lack of access to basic services are prevalent in the following areas:

1. Poor road networks and limited access to markets
2. Inadequate health and educational facilities
3. High levels of illiteracy, especially among women
4. Limited access to financial institutions and services

The urban-rural divide significantly affects women's ability to participate in economic activities and access adult education programmes. These disparities also manifest itself on the level of development in term of infrastructural, educational settings and other basic amenities, which is also not only effecting women but, families and its regions. Thus: the need in introducing adult educational programmes that incorporates technology and digital appliances in teaching and learning process so as to bridging the rural divide.

Benefits of Adult Educational Programmes to Financial Sustainability

Rural women in Rivers State engage in various occupations, including farming, trading, and crafts. However, they face significant financial literacy gaps, limiting their ability to manage their finances effectively (Okonta, 2021). Adult educational programmes have been able to bridge this gap by equipping them with financial knowledge and skills. Financial Literacy is part of adult educational programme that engage rural women in the knowledge of budgeting, saving, and investment skills, enabling better financial decisions. Entrepreneurial Empowerment, Training in business management and access to microcredit fosters small-scale enterprises. Enhanced Social Capital, Education builds confidence and networks, allowing women to participate in cooperatives and community development. Intergenerational Impact, Educated mothers are more likely to support their children's education, breaking cycles of poverty.

Adult education and it programmes has emerged as a powerful instrument for promoting financial sustainability among rural women in Rivers State, directly supporting the conference theme of “Building a Skilled and Inclusive Society Through Education.” These programmes are designed to bridge the gap between knowledge acquisition and economic empowerment, enabling women to transform learning into livelihood opportunities and community wealth. One of the most notable benefits is financial literacy education. Through adult education initiatives, rural women are taught essential skills in budgeting, savings, cooperative financing, and micro-investment. For instance, women’s cooperatives in Ogba/Egbema/Ndoni Local

Government Area have successfully used financial literacy training to access microcredit loans, which they reinvested into small-scale farming and petty trading, thereby improving household income and reducing poverty levels (Okoro & Nwogu, 2023).

Equally impactful is the integration of entrepreneurship training into adult education curricula. Programmes facilitated by Rivers State University's Centre for Continuing Education have equipped women with skills in tailoring, catering, and agro-processing. A record of achievement can be seen in rural communities where women trained in cassava processing now supply garri and starch to urban markets, creating sustainable income streams and strengthening local economies (Ezeani & Igwe, 2024).

Adult education also fosters digital inclusion by introducing rural women to mobile banking, e-commerce platforms, and AI-driven financial management tools. This has enabled women in communities such as Emohua to market agricultural produce online, expanding their customer base beyond local boundaries. Such digital entrepreneurship not only enhances financial sustainability but also positions rural women as active participants in Nigeria's growing digital economy (Adebayo, 2022 & Nwagbara, 2020). Yet, majority of the women are still in their low financial state struggling to survive each day with their family, due to lack of continuity among other challenges. Resulting limited in skills and knowledge that can enhance their economic prospects (Adeyemi, 2019). Which made them relegated themselves to subsistence farming, petty trading, and other informal sector activities, which often yielded minimal income (Akanji, 2020) challenges such as limited access to education and economic opportunities, limited financial literacy and management skills, limited access to credit and financial services, poor policy formulation and implementations and local and cultural barriers to economic participation, these women live from hand to mouth and we knew what it means to live from hand to mouth due to lack of empowerment. In today's world or work, globalization is the key to be able to navigate from any form of activity or the other, so as to sustain their financial strength.

It then means that adult educational programmes in Rivers State have successfully provided rural women with practical tools for financial sustainability ranging from financial literacy and entrepreneurship to digital inclusion and community reinvestment. These achievements illustrate how education can build a skilled and inclusive society, ensuring that rural women are not left behind in Nigeria's sustainable development agenda. By transforming knowledge into wealth, adult education becomes a cornerstone for inclusive growth and community resilience.

Its implications towards achieving Community Development strive.

Adult educational programmes remains a vital tool in ensuring community development in whether in Rives State or any other State in Nigeria or sector (Nwankwo 2020), these programmes empower women to participate fully in community development and decision-making processes. The programmes also enhance women's ability to contribute to the economic development of their communities (Okoro in Ebere, Amachree & Nweke, 2025). Community development is a significant concept that aims at enhancing a sustainable socio-economic development with efforts of the people as the fulcrum Ebere (2023) described community development as an educational method by which the efforts of the people themselves are united with those of government authorities to improve the economic, social and cultural condition of communities, to integrate these communities into the life of the nation and to enable them to contribute fully to national, as it plays crucial role in rural areas with the aim of addressing the specific needs and aspirations of the local population (Ebere, Amachree & Nweke 2025). These efforts can only yield success if there are tools to work with it, thus; the need for adult education and its programmes

Challenges Facing the Accomplishment of Adult Educational Programmes

Adult educational programmes face numerous challenges, including limited funding, inadequate infrastructure, and socio-cultural barriers as follows;

Low Literacy Levels, Many rural women lack basic literacy, making it difficult to engage with financial education materials. **Cultural and Gender Norms,** Patriarchal structures often limit women's mobility and participation in educational programmes. Cultural and traditional norms often limit women's participation in adult education programmes (Nwagbara, 2020). **Inadequate Funding and Infrastructure,** Adult education centres are poorly equipped, and facilitators are underpaid, leading to low programme quality. Inadequate funding from government and donor agencies hinders program implementation and sustainability (Adebayo, 2022). **Limited Awareness and Motivation,** Many women are unaware of the benefits of adult education or are discouraged by past educational failures. **Poor Infrastructure:** Rural areas lack adequate infrastructure, making it difficult for adult learners to access programmes (Okoli, 2020). **Inadequate Trained Facilitators:** Lack of trained facilitators with expertise in adult education and financial literacy hinders program effectiveness (Okonkwo, 2021). **Policy Gaps and Poor Implementation.** While policies exist, they are often not translated into actionable programmes at the grassroots level.

The role of Policy and its Implications in achieving all these ideas

Policy has lots in the achieving benefits of inclusion of women in formulation and implementation of policies at whatever level is crucial if Nigeria desire rural in the developmental plan of the Nation. Governments and stakeholders should prioritize scaling and supporting these adult education programmes for broader impact (Adebayo, 2022). Adult educational programmes are essential in promoting financial sustainability among rural women in Rivers State, Nigeria. These could be achieved through: Adult Basic Education, Women's Empowerment, Financial Literacy, Vocational Training, Digital Literacy, and Entrepreneurship Development Programmes, rural women acquire critical skills and knowledge enhancing their economic participation and well-being, so total involvement/inclusion remain the key. Collaborative efforts among government, NGOs, and communities can amplify these impacts, contributing to holistic development especially in the role of shaping the implementation of adult educational programmes.

According to Nwigwe (2022), effective policy implementation is essential for ensuring the success of adult education initiatives in Nigeria. its role in promoting adult education programmes. The Nigerian government has implemented policies such as the National Policy on Adult Education (2015) such as the National Financial Inclusion Strategy (NFIS, 2018), is one among the policies framework revised framework designed to expand access to affordable financial services for all citizens, particularly the underserved and low-income groups (Okonta, 2021), (Akanji, 2020), and (Okonkwo, 2021) It builds on the original 2012 strategy, with updated targets and approaches to ensure that more Nigerians can participate in the formal financial system, aim at promoting adult education and financial inclusion among rural women. Government policies such as the National Policy on Education and the Sustainable Development Goals (SDGs) emphasize adult education and gender equality. However, its effectiveness to a large extend depends on:

1. **Effective Localization:** Policies must be adapted to the cultural and economic realities of rural Rivers State. This is necessary because, most communities in Rivers State restrict women from certain activities, role and knowledge. Letting the local communities understand the need for inclusion will women the opportunity for more great privileges in achieving financial sustainability for community development
2. **Stakeholder Collaboration:** Partnerships between government, NGOs, and community leaders are essential for the success of the programme. Most adult educational programmes requires specialized and skill personnel in managing and implementations, especially in the

area of finance and technical knowhow, these call for collaboration with external bodies for assistance

3. **Monitoring and Evaluation:** Regular assessment ensures that programmes meet their objectives and adapt to changing needs. Some adult educational is sustained due to lack of monitoring, regular supervision and evaluation. Constant follow up is required for the sustainable achievements of these programmes.

Reflecting on some of the adult educational programmes previously carried out by some failed due to these factors enumerated above. Women, especially, those in the rural areas are busy and occupied with so much activities with no time to waste on any programme that will yield no significant outcome, and as such, the act of unseriousness and lack of consistency will kill their interest for it.

Conclusion

In conclusion, adult educational programmes have the potential to promote financial sustainability among rural women in Rivers State, Nigeria. These programmes can provide rural women with financial literacy, entrepreneurship skills, and critical thinking, enabling them to take control of their lives and make informed financial decisions and the capability of empowering and restoring women financial sustainability towards achieving not just financial sustainability but, both economical, security and peaceful co-existence among others in promoting community development.

Suggestions

1. **Tailored Adult Educational Programmes:** Develop and implement adult educational programmes that specifically address the needs of rural women, focusing on financial literacy, entrepreneurship, and vocational skills. These programmes should be flexible and accessible to accommodate the unique challenges faced by rural women.
2. **Access to Financial Services:** Improve access to financial services for rural women through microfinance initiatives, mobile banking, and financial literacy programmes. This will empower them to manage their finances better and invest in their businesses and families.
3. **Community Development Initiatives:** Implement community development initiatives that prioritize the needs and concerns of rural women. This includes infrastructure development, healthcare services, and educational programmes that enhance their quality of life and economic opportunities.
4. **Policy Implementation and Monitoring:** Ensure effective implementation and monitoring of policies aimed at promoting adult education and financial inclusion for rural women. This

includes allocating adequate resources, training facilitators, and establishing robust monitoring and evaluation mechanisms.

5. Government should provide adequate funding for adult educational programmes.
6. Policymakers should prioritize funding for adult educational programmes that target rural women, particularly in areas with limited access to financial services.
7. Practitioners should adopt participatory and inclusive approaches to adult education, ensuring that rural women are actively engaged in the design and delivery of programmes.

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