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### The Social and Economic Cost of Illiteracy: A Case Study of Traditional Authority Kunthembwe in Blantyre District, Malawi

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#### Abstract

This study examines the social and economic costs of illiteracy in the hard-to-reach and impoverished community of Traditional Authority (TA) Kunthembwe in Blantyre District, Malawi. This area is characterized by deep poverty, limited access to educational resources, and a high prevalence of illiteracy, which poses significant socio-economic challenges to the local population. This paper aims to quantify and explore the broader implications of illiteracy, shedding light on how it affects individuals, the community, and the country at large. Findings revealed that illiteracy significantly hampers social and economic opportunities. Participants who were classified as illiterate earned way less than their semi-illiterate and literate counterparts. Lack of literacy skills limited their ability to secure stable employment, access financial services, and engage in sustainable entrepreneurial activities. The study also found that illiterate individuals were more likely to engage in low-paying, informal, and unstable jobs, further perpetuating the cycle of poverty. Socially, illiteracy was found to correlate with reduced civic engagement and limited access to essential services such as healthcare, legal aid, and government support programs. Illiterate individuals demonstrated lower levels of political participation and community involvement, which further worsened their marginalization. The study highlights a pronounced gender disparity, with women constituting a higher percentage of the illiterate population, reflecting national statistics that indicate gendered disparities in educational access. Many women reported facing socio-cultural barriers, such as early marriage and household responsibilities, which limited their educational attainment. The study identified several key barriers to literacy, including poverty, inadequate educational infrastructure, and cultural perceptions that devalue formal education, particularly for girls. Many participants reported that the absence of nearby schools, lack of trained teachers, and financial constraints prevented them from accessing education. Additionally, adult literacy programs were scarce, making it difficult for those who had missed formal education opportunities to acquire literacy skills later in life.

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#### Introduction

In an era characterized by extraordinary technological innovations illiteracy stands as a constant and complex challenge that impedes social and economic development (National Literacy Trust, 2011). The ability to read, write and count is not only an underlying human right but also a tool for empowerment, social inclusion, and economic progress. UNDP (2016) affirms that the absence of literacy cuts through societies, robbing them of lifetime opportunities. This thesis examines the complex web of the social and economic

consequences of illiteracy, with a particular focus on TA Kunthembwe in Blantyre District, Malawi, and highlights the urgency of addressing the challenge in the country.

Barro, (1991) defines illiteracy as the inability to read, write and count effectively. He further states that illiteracy transcends geographical boundaries and affects people across all ages, genders, and socioeconomic levels. Robinson-Pant (2020), says that the consequences of illiteracy are far-reaching and exposes individuals to distinct disadvantage in today's world where reading, counting, and writing are a must

have skills. The illiterates' inability to understand written communication restricts their involvement in democratic processes, stifles their capability to acquire new expertise, hinders their potential for association and economic growth. UNESCO, in 2023, an estimated 773 million adults worldwide were illiterate, two-thirds of whom were women.

Illiteracy and poverty often reinforce each other in a vicious cycle. The poor do not have access to quality education due to financial limitations thereby perpetuating illiteracy and further restricting their economic opportunities. Conversely, illiteracy limits individuals' ability to secure stable economic opportunities trapping them deep in poverty. This cycle underscores the need for holistic approaches that address both illiteracy and poverty.

### Background of the Study

Socioeconomic challenges and illiteracy in Malawi are deeply intertwined, creating a persistent cycle that hampers national development. In a country where the majority of the population relies on subsistence agriculture, families face significant economic constraints that limit their ability to invest in education. Rural households often prioritize immediate survival needs over long-term educational goals, which means that children are frequently pulled away from school to assist with farming activities (Chirwa & Banda, 2021). This dynamic not only undermines individual academic achievement but also contributes to the intergenerational transmission of low literacy levels. Malawi's economic structure is heavily dependent on agriculture, with very limited diversification into other sectors. This narrow economic base makes communities extremely vulnerable, which in turn restricts income growth and economic stability. With little opportunity for alternative sources of income, families struggle to allocate scarce resources towards educational expenditures, including school fees, uniforms, and learning materials (Kamkwamba, Phiri, & Mvula, 2022). The resulting financial pressures force parents to make tough decisions about resource allocation, often at the expense of their children's education. Over time, this situation reinforces a cycle of poverty and illiteracy, as low levels of education impede social and economic advancement and the ability to break free from subsistence living.

High fertility rates further worsen these socioeconomic challenges. Larger family sizes stretch household resources even thinner, reducing the capacity of parents to support each child's educational journey (Mwale, 2023). When combined with the prevalent practice of early marriage particularly among girls—the impact on education is profound. Early marriage often leads to early childbearing, which interrupts or entirely halts a girl's schooling. As a result, young women are left with limited literacy skills and diminished opportunities for economic independence, perpetuating gender disparities in education (Chimwaza & Msosa, 2023). Cultural norms and societal expectations also contribute significantly to the current state of illiteracy. In many communities, traditional practices place a higher value on domestic responsibilities than on formal education, especially for girls. These cultural biases, coupled with prevailing economic hardships, often lead to the perception of education as a luxury rather than a necessity. Consequently, families opt to keep their children at home, reinforcing low literacy rates and limiting overall development (Malawi Ministry of Education, 2022).

### Problem Statement

The state of being illiterate impairs the proficiencies needed for seamless integration and participation in the processes of the society. In Malawi alone, 33% of its population is illiterate (World Bank Group, 2023) and a staggering 70% of the children drop out of school after completing the first four years of primary education (Global Giving, 2023).

H.M. Philips indicated that an illiterate person has hundred enemies such as epidemics, hunger, disorder and humiliation. We can also add short life span, inescapable poverty, gender injustice and many others to the list. As if that is not enough, illiteracy has direct links to poverty, unemployment, dependency on welfare, social exclusion and crime. This clearly demonstrates how much illiteracy has taken away from human social and economic development.

Despite all the accumulated negativities, illiteracy is still thriving in Malawi. This paper therefore provides proof of an existing connection between poverty and illiteracy. It explores the opportunity cost illiteracy is exerting on social and economic growth while in the process generating reliable up to date information that might require further attention in eradicating illiteracy.

### Objective of the Study

To investigate the interplay of social and economic cost of illiteracy in Malawi. This study objective will be exposed by answering the main question “what is the extent of the social and economic burden of illiteracy in TA Kunthembwe?”.

### Significance of the Study

The significance of this study is heightened by its potential to influence evidence-based policy interventions. By uncovering the underlying factors that contribute to high illiteracy rates, the study offers valuable insights into the systemic challenges facing communities in TA Kunthembwe.

These insights are essential for the formulation of targeted policies that aim to improve educational outcomes, promote gender equality, and stimulate economic development (Chimwaza & Msosa, 2023). Furthermore, the research highlights the urgent need for initiatives that focus on adult literacy programs and community-based educational interventions, which are critical for breaking the cycle of poverty and enhancing human capital (Kamkwamba, Phiri, & Mvula, 2022).

At an academic level, this study fills a notable gap in the existing literature by shifting the focus from broad national statistics to a localized perspective. While previous research has predominantly addressed illiteracy on regions or national scale, this study zeroes in on the specific experiences of one community in Blantyre. This localized approach not only enriches theoretical discussions about the interplay between literacy and socioeconomic development but also provides a replicable framework for similar studies in other under-resourced areas. By doing so, the study advances scholarly debates and contributes to a more nuanced understanding of how illiteracy impacts development at the grassroots level (UNESCO, 2020).

### Literature Review

Illiteracy in Malawi remains a significant barrier to social and economic development, with rural communities like TA Kunthembwe disproportionately affected.

According to the National Statistical Office (NSO, 2020), the illiteracy rate in rural Malawi stands at 38%, with Blantyre's hard-to-reach areas, including Kunthembwe, facing rates exceeding 45%. Most residents engage in subsistence farming and informal labor, sectors where illiteracy perpetuates poverty and limits social mobility (Malawi Education Sector Performance Report, 2021).

Socially, illiteracy in Kunthembwe hinders access to essential services, including healthcare and legal rights. A study by Mvula and Kainja (2021) highlights that illiterate individuals in Malawi struggle to navigate healthcare systems, resulting in poor health outcomes and increased vulnerability to preventable diseases. In Kunthembwe, this is exacerbated by geographic isolation and limited healthcare infrastructure.

Economically, illiteracy restricts income-generating opportunities. According to the Malawi Labour Force Survey (2019), individuals without basic literacy skills earn 40% or less than their literate counterparts. In Kunthembwe, this wage gap deepens poverty, leading to food insecurity and poor living standards. Moreover, the community faces high youth unemployment rates, as illiteracy limits vocational training and entrepreneurship opportunities (Ministry of Labour, 2020).

Gender disparities further compound the issue. A report by the Ministry of Gender (2020) found that 65% of women in rural Blantyre are illiterate, limiting their participation in decision-making processes and economic activities. In Kunthembwe, early marriages and cultural norms contribute to high female school dropout rates, perpetuating the cycle of poverty.

While government programs such as the National Adult Literacy Program have made strides, coverage remains limited in hard-to-reach areas like Kunthembwe (Malawi Government, 2021). Addressing illiteracy here requires targeted, community-based interventions that focus on both adult and youth education, while also tackling gender inequalities.

### Research Methodology

This study employed a mixed-methods approach, combining quantitative and qualitative techniques for comprehensive analysis. Quantitative data were collected through structured questionnaires using stratified random sampling to ensure diverse representation across age, gender, and socioeconomic status. Respondents included government officers, NGO representatives, local leaders, as well as illiterate, semi-illiterate, and literate individuals. This approach enabled the collection of statistically significant data on the social and economic impacts of illiteracy.

For qualitative data collection, purposive sampling was used to select participants with in-depth knowledge or direct experiences related to illiteracy. In-depth interviews and focus group discussions were conducted with key stakeholders, including government officers, NGO representatives, local leaders, and individuals from varying literacy levels. This method ensured the inclusion of participants who could provide rich, relevant insights into the social and economic implications of illiteracy on livelihoods, access to services, and community development.

Triangulation of data from both methods enhanced the validity and reliability of the findings, ensuring a comprehensive understanding of the social and economic costs of illiteracy in the community.

### Discussion of Findings

The study reveals the deep social and economic costs of illiteracy in TA Kunthembwe, highlighting stark disparities in income, employment, and household stability. Illiterate individuals, averaging 38.45 years old, face significant economic disadvantages, with 95% earning less than MK 200,000 annually over the past five years, while all tertiary-educated respondents earned over MK 5,000,000 per year. Employment data shows that none of the illiterate respondents held formal jobs, with 50% engaged in informal labor and 25% fully dependent on family support. Household demographics further emphasize this divide, with 75% of illiterate households having seven or more members, often leading to higher dependency ratios and economic strain. In contrast, literate households consistently had fewer than seven members, no more than two children, and enjoyed greater economic stability. The impact extends to tax contributions, where illiterate individuals contributed only MK 50,000 over five years, compared to MK 227.8 million from literate respondents, who paid 31.8% of their income in taxes. Financial mismanagement was common among illiterate households, with 70% losing up to MK 50,000 due to poor numeracy skills, and 35% losing between MK 100,000 and MK 150,000, further limiting their economic growth.

The social consequences of illiteracy are equally significant. Illiteracy is linked to poor health-seeking behaviors, with 100% of illiterate respondents struggling to understand medical instructions and lacking access to contraceptives. Workplace safety is also compromised, as 70% of illiterate respondents reported cuts, 45% sustained bruises, and 35% experienced fractures, with 5% suffering severe injuries like amputations or hearing loss. Vulnerability to gender-based violence (GBV) is alarmingly high among illiterate individuals, with 80% reporting experiences of GBV, compared to just 20% of literate respondents. Climate change disproportionately affects the illiterate, with 100% reporting drought-related crop failures and over 50% facing soil erosion, leading to food insecurity and increased marital breakdowns. Social exclusion is another challenge, as only 10% of illiterate individuals successfully negotiated work contracts, while literate respondents demonstrated strong negotiation skills and leadership. Despite these challenges, only 30% of illiterate respondents had ever attended adult literacy programs, hindered by stigma, household responsibilities, and lack of access. These findings underscore the urgent need for targeted interventions to break the cycle of poverty and illiteracy and reduce its profound social and economic costs.

### Recommendations

The government of Malawi should prioritize expanding access to quality education, particularly in rural and underserved areas, by investing in infrastructure, recruiting well-trained teachers, and providing incentives such as housing, monetary benefits, and promotions for those serving in remote locations. Strengthening primary education is essential to motivate learners to complete their studies, leading to higher incomes and future investments. Adult literacy programs should be affordable, accessible, and focus on functional skills like reading, writing, and numeracy, with qualified, paid tutors to encourage enrollment and reduce economic disadvantages.



To promote gender equality, policies must focus on increasing female enrollment and reducing school dropout rates, especially where cultural and economic barriers exist, empowering women and narrowing income gaps. The government should also offer more scholarships, grants, and affordable student loans to children from illiterate families to break the cycle of poverty. Integrating financial literacy and technology into curricula, enhancing vocational training, and strengthening program monitoring will further support economic growth and community development.

## Conclusion

This study explored the social and economic costs of illiteracy in Malawi, revealing a strong link between literacy and socioeconomic status. Illiterate individuals face significant disadvantages, earning 43 times less annually than literate peers and suffering from limited employment opportunities, deepening poverty, and poor mental health. Illiteracy also heightens vulnerability to gender-based violence (GBV), with 80% of illiterate women affected due to limited rights awareness and economic dependency, compared to just 20% of literate women. While illiterate individuals often participate in microfinance groups, their lack of financial literacy leads to poor decisions, loan defaults, and worsened financial insecurity. In contrast, literacy fosters economic empowerment, social inclusion, self-reliance, and improved psychological well-being. The study highlights the urgent need for collaborative efforts to bridge income gaps, reduce GBV, and promote literacy as a tool for sustainable development and poverty reduction in Malawi.

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