

The impact of digital literacy on women's economic empowerment: A study of Owerri municipal

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Abstract

Globally, digital literacy is emerging as a crucial tool for personal and societal development. In Nigeria, a nation grappling with various challenges, digital literacy offers a potential solution to empower women economically.

This study investigates the impact of digital literacy on the economic empowerment of women in Owerri Municipal. By analyzing data from a survey of 255 women, the research found that women with digital skills exhibit greater economic success compared to those without. Key findings include:

- Enhanced Economic Performance: Digitally literate women demonstrate improved performance in various economic activities.
- Increased Opportunities: Digital literacy opens doors to new opportunities, particularly in entrepreneurship and online businesses.
- Improved Financial Management: Digital tools facilitate better financial planning and decision making.

To maximize the potential of digital literacy, the following recommendations are proposed: · Government Initiatives: The government should prioritize digital literacy programs for women, offering scholarships and incentives.

- Empowerment Opportunities: Women should actively seek opportunities to acquire digital skills and leverage them for economic advancement.
- Leadership Roles: Digitally literate women should be encouraged to assume leadership positions in both public and private sectors.

By investing in digital literacy, Nigeria can empower women, drive economic growth, and create a more equitable society

Keywords: Digital Literacy; Women's Empowerment; Economic Empowerment; Owerri Municipal Council; Nigeria

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1. Introduction

1.1. Background to the Study

Literacy is a fundamental human right and a powerful tool for empowerment. Digital literacy, specifically, is becoming increasingly important for women's economic advancement. This study explores the impact of digital literacy on women's economic empowerment, focusing on Owerri Municipal.

Digital literacy empowers women by providing access to information, education, and economic opportunities. It enhances their ability to participate in the digital economy, engage in online businesses, and improve their financial literacy. By acquiring digital skills, women can overcome traditional barriers and achieve greater economic independence.

However, challenges persist in promoting digital literacy among women. These include limited access to technology, inadequate digital infrastructure, and societal biases that hinder women's participation in the digital world. To address these challenges, concerted efforts are needed to provide women with affordable access to technology, digital literacy training, and supportive policies.

By empowering women through digital literacy, we can contribute to gender equality, economic growth, and sustainable development.

1.2. Statement of the Problem

Recent global shifts have led to increased recognition of women's potential. This has spurred a rise in women's pursuit of education and digital skills. Digital literacy empowers women by enhancing their ability to participate in the digital economy, improve their financial literacy, and access information and resources.

However, societal barriers and limited access to technology hinder women's participation in digital initiatives. This study aims to examine the relevance of digital literacy in empowering women in Owerri Municipal Council, assess their access to digital training, and identify socio economic and political factors impeding their participation. By highlighting the importance of digital literacy, this research advocates for increased opportunities for women to acquire digital skills and improve their economic status.

1.3. Purpose of the Study

The main purpose of this study is to investigate the impact of digital literacy on women's economic empowerment in Owerri Municipal Council of Imo State specifically, the study set out to achieve the following:

- To find out the level of women's access to and participation in digital literacy in the study area.
- To identify the hindrances in the path of women empowerment.
- To identify the contributions of women's economic empowerment to the growth of the national economy.
- To analyze the areas of needs of women in digital literacy.
- To seek ways of improving women participation in digital skill acquisition in the area understudy.

1.3.1. Significance of the Study

The findings of this work will be significant to the parents, schools, educationists and industries in the following ways:

- Parents will realize the urgent need to empower their girl-child with quality education that is globally relevant. By so doing, the society would have succeeded in empowering many of their female-folk whose productivity will engender sustainable national development.
- 2. Women-folk will aspire to get the best type of education through skills acquisition and training for upward social mobility, dignity of labour and prestige in the society.
- 3. No doubt, our society will be a greater one if women are duly and economically empowered through digital awareness among other benefits.

1.4. Scope of the Study

The scope of this study is focused on "The Impact of Digital Literacy on Women's Economic Empowerment: A Study of Owerri Municipal Council of Imo State". It shall be limited to finding out the level of women's access and participation in digital literacy.

- The hindrances to women's economic empowerment through digital skills.
- Contributions of women empowerment.
- Ways of improving women participation.

1.5. Research Questions

The following research questions were posed to guide the study:

- What is the level of women access to and participation in digital literacy as a means of economic empowerment of women in Owerri Municipal?
- What are the factors inhibiting women's participation in the acquisition of digital literacy in Owerri?
- What are the contributions of women's economic empowerment to the growth of the national economy?
- How can the needs of women in digital literacy be addressed?
- How can the impact of digital literacy on women's economic empowerment in Owerri Municipal Council be increased?

2. Review of related literature

2.1. Conceptual Framework

2.1.1. *Concept of Digital Literacy*

Digital Literacy: Empowering Women in Owerri Municipal Council.

Education and Empowerment: Education, a fundamental human right, holds the key to unlocking gender equality and driving sustainable development (UNESCO, 2002). While girls' access to education has improved in Nigeria, disparities remain. Cultural norms, early marriage, and financial constraints can limit girls' educational opportunities (Kasim-Eghiator, 2015).

2.1.2. *The Power of Digital Literacy*

- Digital literacy equips individuals to access, create, and critically evaluate information using digital technologies. It empowers women by:
 - Enhancing Economic Participation: Digital skills open doors to online businesses and financial management.
 - Increasing Knowledge and Awareness: Access to information empowers women to make informed decisions about health, nutrition, and other aspects of life.
 - Building Confidence and Self-Sufficiency: Digital literacy fosters self-reliance, critical thinking, and social mobility, leading to greater self-esteem (Murphy-Graham, 2018).
- Significant hurdles hinder women's access to digital literacy in Owerri Municipal:
 - Limited Access to Technology: Lack of affordable technology and infrastructure restricts participation.
 - Cultural Constraints: Traditional beliefs can discourage girls from engaging with technology, perpetuating gender inequalities in the digital sphere.
 - Inadequate Training: Insufficient training programs and initiatives specifically designed for women create a knowledge gap (Odejide, 2023).
- A Path to Progress
 - A collaborative effort is needed to address these challenges:
 - Government Initiatives: The government can promote affordable technology and infrastructure, and invest in targeted programs for women.
 - Community Engagement: Awareness campaigns and workshops can address gender biases and encourage female participation.
 - Private Sector Involvement: The private sector can develop women-friendly technology and training programs focused on entrepreneurship and digital skills.

2.1.3. *Historical Context and Current Trends*

While female university enrollment has increased significantly (statista.com, 2024), the colonial education system historically limited women's opportunities. Girls were steered towards "feminine" professions, leading to underrepresentation in STEM fields today (Achume, 2014). Investing in Human Resources

Investing in human resources, including digital literacy skills for women, is vital for national development. A skilled and empowered female population can significantly contribute to the economy and society (FME, 1986).

Investing in women's education and digital literacy unlocks their potential, contributing to social progress, economic growth, and national development. By breaking down barriers and creating opportunities, we can empower women in Owerri Municipal Council to become active participants in the digital age.

2.1.4. *Concept of Women Economic Empowerment*

Empowerment, the process of strengthening individuals or groups, is crucial for societal progress. Women's empowerment, in particular, has gained significant attention as a catalyst for social and economic development. By empowering women, we empower communities and nations.

Digital literacy is a powerful tool for women's empowerment. It enables them to access information, connect with others, and participate in the digital economy. Through digital platforms, women can acquire new skills, start businesses, and advocate for their rights.

However, challenges persist. Limited access to technology, digital literacy skills, and societal norms often hinder women's digital participation. To address these challenges, it is crucial to:

- Promote Digital Literacy: Invest in education and training programs to equip women with the necessary skills.

- Bridge the Digital Divide: Ensure equitable access to affordable internet and devices, especially in rural areas.
- Challenge Gender Stereotypes: Promote gender equality and challenge societal norms that limit women's opportunities.
- Support Women Entrepreneurs: Provide financial support, mentorship, and networking opportunities to women entrepreneurs.

By empowering women through digital literacy, we can create a more just and equitable society where women can reach their full potential.

Economic Empowerment

Awareness should be raised to support women/girls empowerment among both urban and rural populations. The diversity and needs of rural women in particular, have not received adequate attention; yet, they sustain the agriculture/aquaculture sector and are central to the challenge of climate change and environmental sustainability. However, more often than not they are denied access to land due to inheritance laws and customary practices (Commission on the Status of Women, 2012).

Mobilize Empowerment

It is important to mobilize funds from the public, private sector and Development Partners to support women groups and entrepreneurs, in accessing finances or credit facilities, to pursue economic initiatives. This could also entail, organizing and building the capacity of women societies to engage in micro-financing so as to lift members out of abject poverty. The African Women's Development Fund (AWDF) in Ghana, supported by Donors, provides an example in the Africa region, through its Capacity Building grant making assistance to women organizations for varied initiatives, such as strengthening internal organizational capacity, research, project management and peer learning among others.

Engage Men/Boys

Engaging men and boys to bring about a change in traditional gender-related norms and practices, thereby, contributing to the global efforts in gender-transformative approaches. Over time, in an era of evolving technological advances, masculinity as perceived is gradually being undermined or eroded.

Advocacy Initiatives

Advocating for support in addressing gender issues to halt for instance, gender-based violence, sexual harassment and gendered barriers to promotions at workplace, and also, facilitating positive gender-neutral policies at different levels of government, including Local Government (UNECA, 2013) and educational institutions. In addition, explore possibilities of exchange programmes for both gender advocates and adversaries! – to experience further exposure and learn from best practices, elsewhere.

Political Empowerment and Holding Government to Account

Developing and adopting appropriate machinery and tools for monitoring national gender budgeting as well as empowering and mobilizing women groups to expand/have a voice in ensuring access to their rights, participations and representation in leadership positions.

2.2. Contributions of Literate Women in National Development

2.2.1. *The Power of Women's Education and Digital Literacy*

Education, particularly for women, is a powerful tool for societal progress. It empowers women to make informed decisions, improve their livelihoods, and contribute to their communities.

2.2.2. *The Benefits of Women's Education*

- Improved Quality of Life: Educated women tend to have healthier families, better nourished children, and higher standards of living.
- Economic Empowerment: Education opens doors to employment opportunities, enabling women to earn income and contribute to their families' financial stability.
- Social Progress: Educated women are more likely to participate in community development, advocate for their rights, and challenge societal norms.
- Health and Well-being: Education empowers women to make informed decisions about their health, leading to better health outcomes for themselves and their families.
- Reduced Poverty: Educated women are more likely to break the cycle of poverty, ensuring a brighter future for their children.

2.2.3. *The Role of Digital Literacy*

In today's digital age, digital literacy is essential for women's empowerment. It enables them to access information, connect with others, and participate in the digital economy. By acquiring digital skills, women can:

- Start Businesses: Digital literacy empowers women to start and run their own businesses, creating jobs and generating income.
- Access Education and Training: Online learning platforms provide opportunities for women to acquire new skills and knowledge.
- Improve Health and Well-being: Digital tools can help women access health information, telemedicine services, and online support groups.
- Participate in Civic Life: Digital platforms enable women to engage in civic activities, advocate for their rights, and participate in decision-making processes.

By investing in women's education and digital literacy, we can unlock their full potential and build a more equitable and prosperous future.

Therefore, empowering women in Owerri Municipal Council and Nigeria in general towards national development should be a matter of national top priority, which demands the attention, and genuine commitment of every responsible member of the society.

- Federal, State and Local Governments should evolve better strategies to encourage and support the effective implementation of women education programmes in the country.
- Women should take up the challenge and be involved in the struggle for functional education and strive to break through developmental barriers with determination, perseverance and genuine desire to conquer the natural challenges of their origin.
- Women organizations and movements have important roles to play by seeking to protect the interest of women. These organizations and movements have to shoulder the responsibility of seeing that institutions of society are not deliberately structured to place hindrances and constraints on the paths of women.
- Educated women should work hard to ensure that they raise social awareness of a large number of women in the rural areas, through effective educational programmes and mass communication as these will help to improve their self-confidence.
- Teachers as executors of educational policies should not stereotype subjects as has been the case, rather students should be encouraged to choose their subjects based on their ability and interest.

- Women empowerment through the establishment of small and medium enterprises (SMEs) based on Information and Communication Technology to be encouraged.

2.3. Theoretical Framework

This work leans on a number of theories such as; General System Theory, Theory of Motivation and Social Learning Theory. For the purpose of this work Maslow's theory of motivation and conflict theory will be reviewed.

2.3.1. General System Theory

The proponents of the system theory include Niklas Luhmann and Walter Buckley. According to Buckley (1967) "The kind of system we are interested in may be described generally as a complex element or components directly or indirectly related in a casual network such that each component is related to at least some others in a more or less stable way within any particular period of time".

2.3.2. Maslow's Theory of Motivation

Maslow (1954) came up with the theory of hierarchy of needs based on clinical supervision and logic. In this theory of motivation, he stresses that individuals are motivated to satisfy several different kinds of needs, which are more prominent than others. Maslow's theory states that if a number of features of a person's needs are unsatisfied at any given time, satisfaction of the most relevant ones will be more pressing than that of others. So Maslow was of the opinion that a satisfied need does not determine a behavior, but an unsatisfied need. This implies that the need for digital literacy for self-empowerment cannot be underrated.

Also, in this theory of motivation, he advanced the expectancy valence theory. He states that every individual believes that effort and works hard. The theory recognizes that people act only when emphasis is placed on performance, noting that this must be a clearly recognized goal and relationship between performance and outcome. Motivation is a function of the expectancy of attaining a certain outcome in performing a certain act multiplied by the value of the outcome for the performance.

2.3.3. Social Learning Theory

Higher education is considered to be the apex in all educational endeavours. It is imparted by universities and other institutions of higher education and research. It embraces teaching and learning for the promotion of scholarship faculties and research attitude among students. It mainly focuses on knowledge creation and its dissemination. Apparently, teaching, learning and research are considered to be the core activities in higher education. Besides, there are some associated activities which seem to augment the outcomes and effectiveness of higher education. Such activities include instruction and instructional mechanism, learning activities, campus environment and infrastructure, innovations and interventions etc. (Hussain & Reza, 2010). The scholars further said that digital literacy aims at developing skills and competencies among women to live and work in the 21st century. Therefore, a university teacher should involve students in the learning process through activities aiming to inculcate academic and social skills among them. They would become capable of interpreting their knowledge according to situation(s) by making their own meaning of it. It would be broadening their vision and wisdom leading towards developing new knowledge.

2.3.4. Empirical studies

Studies have been conducted on the impact of empowerment and what leads to successful empowerment. In a study conducted by Rahman and Naoroze (2007) on women empowerment through participation in aquaculture in Bangladesh, it was observed, using the multiple regression analysis, that of the five selected measures of empowerment; access to assets and resources alone was responsible for 59.8% of the variation in overall empowerment. In the study, the multiple regression analysis revealed that only four independent variables were significant predictors of women's empowerment. These were participation in aquaculture, education, extension media contact and training. Participation in aquaculture accounted for 14.9%; education accounted for 9%; extension media contact accounted for 4%; while training accounted for 2.5% of variations in empowerment. A significant relationship was found between women's education and their empowerment and this implies that education enhances women's empowerment both in the family and the society.

Johnson, Worell, and Chandler (2005) conducted a study on the assessment of psychological health and empowerment in women using the Personal Progress Scale Revised (PPS-R). In this study, they observed that empowerment encourages resilience in women, providing them with the necessary resources to cope successfully with stress or trauma and exhibiting fewer symptoms of psychological distress. In this study, a 28 item total score was created for the

PPS R that reflects the overall empowerment which include: (a) perception of power and competence, (b) self-nurturance and resource access, (c) interpersonal assertiveness (d) awareness of cultural discrimination, (e) expression of anger and confrontation, (f) autonomy and (g) personal strength and social activism. In their study, it was found that higher levels of empowerment predict lower overall distress.

Meena, Jain, and Meena (2008) in their study of the measurement of attitude of rural women towards Self Help Groups (SHGs) in Ludhiana, India, observed that SHGs are a powerful tool for socio-economic empowerment of the poor in the rural areas. The result of this empirical study indicates a significant change in attitude of the participant in the areas of socio-economic uplifting, education and training, marketing and entrepreneurship, quality technological adoption and participatory research and banking aspects. They also observed that groups could be used as an effective mechanism for information dissemination, social and mutual learning, institutionalized process of capacity building and empowerment; and sustainable and equitable development. In the area of socio-economic uplifting, the participants indicated that SHGs is a powerful tool for socio-economic uplifting as reflected by the increase in the mean value of their responses from 2.83 before the training to 3.50 after the training. Furthermore, the researchers found training and education as an essential process of increasing knowledge, changing attitudes, and developing skills through instructions and demonstrations and by other techniques which develop confidence among the participants. Participants in the study reported enhancement of positive thinking, implying that training and education helped them in developing positive attitudes towards empowerment. The mean value of their responses increased from 3.06 before training to 3.73 after training with respect to the statement "education plays a pivotal role in changing the behaviour of individuals" Sanders and Schanabel (2007) observed that the decision to leave an abusive relationship is difficult for women. The barriers limiting women's ability to leave an abusive partner are complicated. Women often remain with or return to abusive partners in large part because they lack the necessary economic empowerment to cope independent of others. In a study by Garikipati (2008) on the impact of lending money to women on household vulnerability and women's empowerment in India, it was found that loans procured by women are often diverted into enhancing household's assets and incomes. The author however, concluded that a woman's lack of co-ownership of family's productive assets results in her disempowerment and therefore suggested that if empowering women is a crucial objective, then the patriarchal hold on productive assets must be challenged.

In a recent study, Hogue and Itohara (2009) evaluated the empowerment of women through participation in the micro credit programme in Bangladesh. In the study, it was found that 58% of the women who participated in the micro credit programme also participated in the family decision-making process; 97% of the women have direct contribution in household income compared to those who did not participate in the micro credit programme. This increase in participation was attributed to increase in income from the micro credit facilities that resulted in engagement in small entrepreneurship activities.

2.3.5. Summary of Literature Review

The considerable spatial disparity, and in some cases incompleteness, of institutional provision (even at primary level) relates directly to difficulties of physical access which adversely affect girls more than boys; there is an overall and profound urban/rural dichotomy which favours towns and cities, especially in respect of secondary school (and especially single sex) provision for girls; patterns of transportation and migration affects educational provision and take up again normally disadvantaging females and in some cases extreme physical difficulties, such as flooding and other *hazard* act in the same way. The influence of this factor can only be overcome by more sophisticated and multivariate spatial analysis of educational needs and the planning and implementation of integrated development projects as a result. Educational planning on its own would be futile.

Together with the fundamental socio-cultural bias in favour of males, the economic factor, especially in terms of grinding poverty and hunger, is probably the most influential in adversely affecting female participation in education, especially in rural areas. In such harsh economic circumstances, both direct and hidden costs to a family of sending daughters to school are perceived by parents to be prohibitive in terms of the provision of books, paper and uniform/clothing (important for social reasons) as well as the loss of vital help at home and on the land. In most cases the contribution of females is unpaid and they may have little or no experience of the handling of money which further reduces their status. In general the effect of poverty and malnutrition on the health of school age children falls harder on girls than boys. Boys may get preferential feeding, while girls (who have a heavier domestic work load) are more likely to be undernourished. Even if they get to school, this adversely affects their performance and therefore retention rate. Health problems associated with pregnancy, especially for adolescent girls, obviously have a negative effect, as do rising trends of sexual activity in the younger generations where these occur. Problems associated with family size and family planning are widespread in relation to possible participation in education and imply the need for sex/health education

at school level. It is clear that the health factor, though partly hidden and indirect in effect, is a very significant one in respect of (young) female participation in education as well as the quantity of it.

3. Research Methodology

This study focused on the five selected departments in the faculty of Humanities, Imo State University Owerri, in Owerri Municipal Council out of the three (3) local government areas in Owerri metropolis, Owerri Municipal, Owerri municipal, Owerri North, and Owerri West local government areas of Imo State. Specifically this study focused on Owerri municipal council which is surrounded by the following towns: Egbu by the East, Nekede by the West, Amakohia by the North and Nazi by the South. The inhabitants of these towns are predominant civil servants and few Peasant farmers and petty traders.

3.1. Population of the Study

The population for the study consisted of all the five selected departments of the faculty of Humanities Imo State University, Owerri (866) as shown in the table below

Table 1 Population of Students by Department

S/N	Department	Male	Female	Sample Population
1	English	68	126	194
2	Literature	64	119	183
3	French	74	89	163
4	Linguistic	66	87	153
5	History	72	101	173
	Grand total	344	522	866

Source: Departmental OFFICE Records 2015/2016

3.2. Sample and Sampling Technique

The sample size for the study consists of one hundred and fifteen (115) male and one hundred and forty female all together is two hundred and fifty five (255) students which is a good representative, Sample of the entire population. The sample was drawn using the stratified random sampling technique since the students were in their intact class.

Table 2 Sample of Students from five selected departments of the faculty of Humanities Imo State University, Owerri

S/N	Department	Male	Female	Sample Population
1	English	20	37	57
2	Literature	20	34	54
3	French	26	22	48
4	Linguistic	25	20	45
5	History	24	27	51
	Grand total	115	140	255

Source: Departmental OFFICE Records 2015/2016

3.3. Instrument of Data Collection

The principal instrument which the researcher used for data collection was the questionnaire. The researcher prepared twenty item questions which covered the research questions. The response scale was the Likert modified type of scaling of Strongly Agree (SA), Agree (A), Disagree (D) and Strongly Disagree (SD).

3.4. Validation of the Instrument

The fact validation of the instrument was done by 3 experts from the field of measurement and evaluation. Later my supervisor made his own criticisms and corrections before the final draft of the validated instrument was produced for field work. The reliability of the instrument was ascertained using the Cronbach Alpha Coefficient which realized a reliability coefficient of 0.79. Hence the questionnaire was validated.

3.5. Administration of the Instrument

The questionnaires were personally distributed by hands to the respondents by the researcher and collected from them within one week. This ensured unbiased responses from the subject of the study. Consequently, all the two hundred and fifty five (225) copies of the questionnaires administered were recovered within the same time frame to indicate a response rate of 100%.

3.6. Method of Data Analysis

Data collected was analysed using means and standard deviation for the research questions. The decision level was reached. According to the mean-range as follows;

3.7. Mean-Range Decision level

3.00 about Strongly agree (SA)

2.50 – 2.99 Agree (A)

1.50 – 2.00 Disagree (D)

0.00 – 1.00 Strongly Disagree (SD)

The mean is 2.5, therefore any item with the mean equal to or greater than 2.5 is accepted.

4. Presentation and data analysis

The data collected were assembled in a logical sequence presented in tabular form and analyzed according to the order of the research questions therein. The statistics employed in this presentation and analysis is the percentage%.

- **Research Question 1:** What is the level of women's access to and participation in digital literacy as a means of economic empowerment of women in Owerri Municipal?

Table 3 Mean rating of level of access and participation of Women

S/N	Item	N	X	SD	Decision
1	Is the rate of women into digital literacy increasing?	824	3.23	0.87	SA
2	Is there a well pronounced digital literacy margin between male and female students?	704	2.76	0.75	A
3	Is the level of women enrolment into information, communication technology courses higher than in the arts courses?	439	1.72	2.00	D
4	Is there expansion of women's access to digital literacy opportunities	737	2.89	0.84	A
5	Is there an increase in the rate of females intake in our information communication technology institutions	780	3.06	0.90	SA
	Grand mean	2.50 A			

Table 3 above shows that items 1,2,3,4, and 5 with means response of 3.23, 2.76, 2.89 and 3.06 and whose standard deviations are 0.87, 0.75, 0.84 and 0.90 seems to agree with the contents of the items while item 3 with a mean response of 1.42 and standard deviation of 2.00 seem to disagree with the content of the item

- **Research Question II:** What are the factors inhibiting women’s participation in digital literacy in Owerri Municipal

Table 4 Mean rating of factors militating against women participation in digital literacy

S/N	Item	N	X	SD	Decision
6	Does the socio-cultural background influence women’s participation in digital literacy?	768	3.01	0.81	A
7	Does the poor economic status of women affect their decision to participate in digital literacy?	887	3.48	0.82	SA
8	Is marital status of women a factor militating against women participation in digital literacy	770	3.02	0.81	A
	Grand mean	3.18 SA			

Table 4 shows the mean responses to items 6, 7 and 8 as 3.01, 3.48 and 3.012 and standard deviations of 0.81, 0.82 and 0.81 respectively. The cumulative or grand mean responses of 3.17 is an indication of prompt acceptance to the items therein.

- **Research Question III:** What is the contribution of women's economic empowerment to the growth of the national economy?

Table 5 Mean rating of contribution of women economic empowerment to national economic growth

S/N	Item	N	X	SD	Decision
9	Does digital literacy propel women towards self-reliance	938	3.68	0.92	SA
10	Does digital literacy of women result to advancement of the family	956	3.75	0.87	SA
11	Does digital literacy improve women’s role in family planning?	1005	3.94	0.96	SA
	Grand mean	3.79 SA			

Table 5 shows that items 9, 10, and 11 the mean response of 3.68, 3.75 and 3.94 and standard deviation of 0.92, 0.87 and 0.096 indicates acceptance of the items in the table. The ground mean of 3.79 supports the high acceptance.

- **Research Question IV:** How can the needs of women in digital literacy be addressed?

Table 6 Mean rating of contribution how the needs of women in digital literacy could be addressed

S/N	Item	N	X	SD	Decision
12	Does family encouragement help to increase the level of women's economic empowerment?	737	2.89	0.84	A
13	Is the practice of gender equality a means to enhance the level of women's economic empowerment?	775	3.04	0.82	A
14	Reduction of gender disparity in terms of digital literacy opportunities should be shared equally among males and females	750	2.94	0.86	SA
15	Gender imbalance should be decreased by digital literacy policy makers	765	3.00	0.81	A
16	Counseling of females on issues and problems confronting them and their future should be carried out in our digital literacy institution	941	3.69	0.84	A
	Grand mean	3.13 SA			

Table 6 above shows mean responses of items 12, 13, 14, 15 and 16 in the order of 2.89, 3.04, 2.94, 3.00 and 3.69. The grand mean responses of 3.11 is an indication of acceptance to the items in the table above.

- **Research Question V:** how can the impact of digital literacy on women economic empowerment in Owerri Municipal be increased?

Table 7 Mean rating of how to increase the impact of digital literacy

S/N	Item	N	X	SD	Decision
17	Does digital literacy improve women participation in politics and enhance their decisions to partake in other related programme	954	3.74	0.87	SA
18	Do government process and programs on women economic empowerment help to increase level of women economic Empowerment?	770	3.02	0.81	A
19	Can the establishment of more digital literacy institutions in Owerri municipality improve level of women economic empowerment in the study area?	765	3.00	0.81	A
20	There should be mainstreaming of gender issues in digital literacy circular	908	3.56	0.85	A
	Grand mean	3.36 SA			

Table 4.5 shows that in items 17, 18, 19 and 20 whose mean scores are 3.74, 3.02, 3.00 and 3.56 and standard deviations of: 0.87, 0.81, and 0.85 respectively are in agreement with the items in the table the grand mean score of 3.33 is also a clear indication of high acceptance.

5. Discussion of Findings, Conclusion, Education Implications, Recommendations and Summary

5.1. Digital Literacy and Women's Empowerment in Owerri Municipal Council Introduction

This study investigated the impact of digital literacy on the economic empowerment of women in Owerri Municipal Council. By examining the relationship between digital literacy and women's empowerment, this research aims to contribute to the body of knowledge on gender equality and social development.

5.2. Research Findings

- **Research Question 1:** What is the level of women's access to digital literacy in Owerri Municipal Council?

The findings indicate a growing trend of women accessing digital literacy. While there is still a gender gap, it is gradually narrowing. This aligns with Okojie (2010), who notes an increasing number of women entering the workforce. However, women are underrepresented in science and technology fields, as suggested by Kasim-Eghiator (2005).

- **Research Question 2:** What are the factors hindering women's participation in digital literacy in Owerri Municipal Council?

Socio-cultural factors, economic constraints, and marital status were identified as major barriers to women's participation in digital literacy. These findings resonate with UNESCO (2006), which highlights the impact of discrimination and neglect on girls' access to education and opportunities.

- **Research Question 3:** How does digital literacy impact women's economic empowerment in Owerri Municipal Council?

The study revealed that digital literacy has a positive impact on women's economic empowerment. It empowers women to become self-reliant, improve their family's well being, and participate in decision-making processes. This aligns with Sako (2009), who emphasizes the role of education in empowering women.

- **Research Question 4:** What are the strategies for enhancing women's participation in digital literacy in Owerri Municipal Council?

The study suggests several strategies to enhance women's participation in digital literacy, including family encouragement, gender equality policies, and counseling services. These strategies are aligned with UNESCO's (2002) call for non-discriminatory education and Enaibe and Imonvwerha's (2007) emphasis on equal access to education.

- **Research Question 5:** How can the impact of digital literacy on women's economic empowerment be increased in Owerri Municipal Council?

The study recommends increasing women's involvement in politics, promoting gender sensitive policies, establishing more educational institutions, and mainstreaming gender issues in academic curricula. These recommendations align with social learning theory, which emphasizes the importance of developing skills and competencies for the 21st century.

6. Conclusion

This study highlights the significant impact of digital literacy on women's economic empowerment. By addressing the factors hindering women's participation and implementing effective strategies, we can empower women to realize their full potential and contribute to societal development.

6.1. Educational Implications

- **Gender Equality:** Promote gender equality in education and challenge gender stereotypes.
- **Digital Literacy Training:** Provide comprehensive digital literacy training programs for women.
- **Policy and Advocacy:** Advocate for policies that support women's access to technology and education.
- **Mentorship and Support:** Offer mentorship and support programs to women in technology and entrepreneurship.

Recommendations

- **Government Initiatives:** Invest in digital infrastructure, provide scholarships, and implement policies that promote women's access to education and technology.
- **Community Engagement:** Promote digital literacy through community programs and workshops.
- **Private Sector Partnerships:** Collaborate with businesses to create job opportunities for women in the digital sector.
- **Capacity Building:** Train educators and policymakers on gender issues and digital literacy.

By taking these steps, we can empower women, bridge the digital divide, and create a more equitable future.

Compliance with ethical standards

Disclosure of conflict of interest

No conflict of interest to be disclosed.

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