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Enhancing Economic Empowerment In Rural Areas Of Katsina State Through Functional Literacy And Adult Education: A Path To Alleviating Poverty

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ABSTRACT
This study examined the role of functional literacy and adult education in enhancing economic empowerment and alleviating poverty in rural areas of Katsina State, Nigeria. Using a descriptive survey design, data were collected from 382 adult learners drawn from 12 functional literacy centres across the state's three senatorial zones, using a structured questionnaire validated by experts (reliability coefficient = 0.89). Descriptive statistics (frequencies, percentages, mean and grand mean) and one-way ANOVA were used for analysis. Findings showed that functional literacy and adult education significantly enhance economic empowerment, improving participants' ability to keep business records (76.2%), understand agricultural directives (77.8%), and engage in income-generating activities (77.2%). Adult education also contributed to income generation (90.8% acquired basic literacy skills) and poverty reduction (77.2% reported reduced poverty). The ANOVA result showed no significant difference in the impact of functional literacy across the three senatorial zones ($F(2, 379) = 0.149$, $p > 0.05$). The study concludes that functional literacy and adult education are essential instruments for rural development and economic empowerment in Katsina State, and recommends increased government funding, community participation, improved learning facilities, and integration of vocational skills into adult education programmes.
Keywords: Functional Literacy, Adult Education, Economic Empowerment, Poverty Alleviation, Rural Development, Katsina State

1. INTRODUCTION

Education is a critical instrument for socio-economic development and poverty reduction, yet a large share of Nigeria's rural population still lacks access to quality education. Katsina State, a predominantly agrarian state, has many rural communities where adults have limited literacy skills and few educational opportunities. Functional literacy and adult education programmes equip individuals with practical reading, writing, numeracy, and vocational skills that enable them to participate more effectively in economic activities and community development. Despite government efforts to provide non-formal education, poverty remains widespread across the state, making it necessary to examine how functional literacy and adult education can serve as a sustainable strategy for economic empowerment and poverty alleviation among rural populations.

Rural development strategies are designed to raise the living standards of rural populations and foster self-sustainability (World Bank, 1996), yet Africa, and Nigeria in particular, lags behind global efforts in

this area. Sub-Saharan Africa accounted for 67 percent of the world's extreme poor in 2024 while holding only 16 percent of the world's population (World Bank, 2024; UNECA, 2024). In Nigeria, income and wealth inequality have worsened rural unemployment and illiteracy (Aliyu, 2023), and poverty itself often discourages enrolment in literacy classes, as those struggling to meet basic needs find it difficult to prioritise new skills (Omolewa, 1995). Recognising the scale of the problem, the United Nations declared 1996 the International Year for the Eradication of Poverty and proclaimed the first UN Decade for the Eradication of Poverty shortly after.

1.1 Statement of the Problem

Despite Katsina State's abundant agricultural and human resources, its rural communities continue to experience high poverty, unemployment, and economic dependence. About 70% of the state's population is rural, and most households depend on low-output subsistence farming and informal microenterprises that generate insufficient income (Katsina State Strategic Health Development Plan). Functional literacy is widely regarded as a tool for economic and social liberation, since it allows acquired skills to be put to productive use. This raises the central question this study addresses: how can economic empowerment be enhanced through functional literacy and adult education programmes in rural areas of Katsina State? Left unaddressed, the resulting rural-urban migration, youth restiveness, and widening rural-urban economic gap will continue to undermine poverty reduction and inclusive growth in the state, underscoring the need to identify barriers to rural economic empowerment and sustainable strategies for income generation, self-reliance, and livelihood security.

1.2 Objectives of the Study

The main objective of the study is to examine the role of functional literacy and adult education in enhancing economic empowerment in rural areas of Katsina State. The specific objectives are to:

i. Examine the impact of functional literacy education on the economic empowerment of adults in rural areas of Katsina State.
ii. Determine the contributions of adult education programmes to income generation among rural communities.
iii. Examine the impact of poverty alleviation programmes on income generation among rural dwellers in Katsina State.

1.3 Research Questions

i. What is the impact of functional literacy education on the economic empowerment of adults in rural areas of Katsina State?
ii. What contributions do adult education programmes make to income generation among rural communities in Katsina State?
iii. What is the impact of poverty alleviation programmes on income generation among rural dwellers in Katsina State?

1.4 Research Hypothesis

H_0: There is no significant difference in the mean scores of the impact of functional literacy skills on adult economic empowerment among the three senatorial zones (Katsina Central, Daura Zone, and Funtua Zone) in rural areas of Katsina State.

1.5 Significance of the Study

This study contributes to the understanding of how functional literacy and adult education can enhance economic empowerment among rural adults, and sensitises rural dwellers to the role of literacy in improving their own economic circumstances. Its findings will guide policymakers in designing evidence-based adult education programmes, assist non-governmental organisations in targeting interventions, inform educators on curriculum design, and help rural communities appreciate the value of literacy for economic development.

1.6 Scope and Limitations of the Study

The study covers selected Local Government Areas across Katsina State's three senatorial zones — Katsina Central, Daura, and Funtua — focusing on how functional literacy and adult education

programmes enhance economic empowerment and alleviate poverty. Due to time and logistical constraints, the study is limited to these selected LGAs rather than all local government areas in the state.

2. LITERATURE REVIEW

2.1 Economic Empowerment

Economic empowerment is the process by which individuals and marginalised communities acquire the skills, resources, and confidence needed to achieve financial independence, moving beyond mere income generation to enable control over one's financial future and meaningful participation in the economy. Its core pillars include skill development and education, financial inclusion, resource ownership, and decision-making power.

In rural Katsina State, and Northern Nigeria more broadly, empowerment efforts focus on modernising agriculture — the backbone of the local economy — through improved seeds, fertiliser, irrigation, storage, and market linkages that reduce post-harvest losses and secure fairer prices for crops such as maize, sorghum, and millet. Because socio-cultural and religious norms often restrict rural women's land ownership, mobility, and market access, empowerment programmes also promote home-based enterprises such as livestock rearing, food processing, and tailoring, alongside women's cooperatives that provide micro-credit and financial literacy training. For rural youth, vocational apprenticeships in trades such as carpentry, plumbing, welding, and mechanics, together with digital literacy training, open up alternative livelihoods and remote work opportunities. Overall, empowering rural communities depends on participatory, culturally sensitive programmes that build local resilience and self-reliance.

2.2 Functional Literacy for Rural Economic Development

Functional literacy is a learning programme that equips individuals with basic skills — reading, writing, and numeracy — together with other skills such as oral literacy and ICT, needed for successful living within a society. It is restricted to vocabulary relevant to the learner's trade: a farmer, for instance, learns to read, write, and use words such as hoe, fertiliser, and insecticide, and to keep accurate accounts. For this reason, functional literacy is sometimes called work-oriented literacy, since it is of immediate practical use rather than an end in itself; UNESCO defines a literate person as one who has acquired reading, writing, and arithmetic skills sufficient for effective functioning in, and continued contribution to, their community.

Sichula (2018) traces the concept to UNESCO's introduction of the term in the 1960s, to make literacy instruction useful rather than an exercise in reading and writing for its own sake. Kasonde and Changala (2019) similarly describe functional literacy as reading and writing skills that enable people to engage in activities that improve their well-being, while Papen (2005) and Perry (2012) emphasise its economic dimension — the practical use of texts to achieve social and occupational goals. Taken together, functional literacy can be understood as the application of reading, writing, and computational skills to manage daily life and improve socio-economic well-being; for rural communities such as those in Northern Nigeria, it shifts learning from memorisation toward a practical tool for launching micro-enterprises, reducing poverty, and building self-reliance.

2.3 Adult Education

Adult education refers to learning undertaken by, or provided for, mature men and women outside the formal school system, targeted mainly at youths, women, and men who are poor or socially disadvantaged. While literacy remains central, it also covers numeracy, problem-solving, and life skills, and is often used interchangeably with terms such as non-formal education, continuing education, and lifelong learning. Scholars have defined it in broadly similar terms: as education addressing adults' social, political, cultural, and economic needs (Nzeneri, 2008); as vocational training for the illiterate, unskilled, or semi-skilled labour force to remedy educational deficiencies and meet occupational needs (Eheazu, 1998); as a process of self- and social improvement through increased skills and knowledge (Boron & Okedara, 1981); and as purposeful, organised learning that equips adults with the competencies needed to excel in a new way of life (Ezimah, 2004; Oxford, 1980; Coles Townsend, 1977). UNESCO's (1972) internationally accepted definition describes it as the entire body of organised educational processes —

formal or otherwise — through which adults develop their abilities, enrich their knowledge, and improve their technical and professional qualifications, with a view to full personal development and participation in social, economic, and cultural life (Kidd & Timus, 1989). In essence, adult education exists to remedy the educational deficiencies of those excluded from the formal school system and to reorient them toward improved standards of living.

2.4 Adult Education and Rural Socio-Economic Development

Adult education drives rural economic and social development in several ways. Economically, it builds job skills through training in modern farming, crafts, and trades; teaches money management and record-keeping that supports small businesses; and opens new income streams beyond traditional farming. Socially, health-related workshops promote clean water use, nutrition, and disease prevention, with evidence that adult learning sustains healthier lifestyles and produces inter-generational benefits for children's health (Manninen, 2008). Literate parents are better placed to support their children's schooling, and improved employability and income allow learners to shape the context in which they live and work. Adult learning has also been linked to greater civic and social engagement, promoting social cohesion, trust, and citizenship (OECD, 2007; Schuller & Desjardins, 2006; Field, 2009), and to further educational progression: Manninen (2010) found that 93 percent of course participants were motivated to pursue further learning after gaining confidence through their initial programme.

2.5 Poverty Alleviation

Adult education is widely recognised as a factor in reducing poverty (UNESCO-UIL, 2009; EAEA, 2010), building the skills and knowledge needed both to reduce the risk of falling into poverty and to withstand poverty-inducing pressures. EAEA (2020) highlights its empowering role during crises, offering stability, a chance for reorientation, and social recognition, while in the United Kingdom the Inquiry into the Future of Lifelong Learning (Sabates, 2008) found that participation in adult learning substantially reduces poverty by improving employment prospects and health, and by equipping people with the tools to manage their own lives. Poverty reduction strategies should therefore treat adult education as one of several complementary interventions needed to lift people out of poverty.

2.6 Theoretical Framework

This study is anchored on Knowles' theory of andragogy and Freire's theory of conscientization, situated within sociocultural and constructivist perspectives on literacy. Knowles' andragogy holds that adult learners are self-directed, draw on prior experience, and are motivated by learning that is immediately applicable to real-life problems rather than by abstract instruction. Freire rejects the 'banking' model of education, in which knowledge is simply deposited by the teacher into the learner; instead, teaching should build on learners' existing knowledge and enable critical reading of both 'the word and the world'. His concept of conscientization describes the process by which learners move toward critical consciousness, breaking the 'culture of silence' that leaves dominated groups unable to challenge externally imposed norms — a process he links to concepts such as dialogue, empowerment, and praxis. Consistent with sociocultural theory, functional literacy in this study is treated not as an isolated technical skill but as a social practice shaped by learners' communities and daily activities; consistent with constructivism, learners are seen as building practical competencies — such as budgeting, reading agricultural instructions, or using digital tools — on the foundation of their existing experience.

3. METHODOLOGY

The study adopted a descriptive survey design. Katsina State's 34 local government areas are grouped into three senatorial zones — Katsina Central (Zone A), Daura (Zone B), and Funtua (Zone C) — comprising 12 functional literacy centres and 382 adult learners. Using simple random sampling by balloting, 10% of LGAs and learning centres were selected, two LGAs per zone, yielding the 12 centres and 382 learners studied. Data were collected using a structured questionnaire, 'Enhancing Economic Empowerment through Functional Literacy and Adult Education Programme for Alleviating Poverty', developed by the researchers and validated by expert colleagues in the field, with a reliability coefficient (Cronbach's alpha) of 0.89. Research questions were answered using descriptive statistics (mean and grand mean),

while the hypothesis was tested using one-way Analysis of Variance (ANOVA) at the 0.05 significance level; the null hypothesis was rejected where the calculated F-value exceeded the critical F-value ($p < 0.05$).

4. RESULTS AND DISCUSSION

4.1 Impact of Functional Literacy on Economic Empowerment

Table 1: Impact of Functional Literacy in Enhancing Adults' Economic Empowerment

S/N	Variables	Katsina Central	Daura Zone	Funtua Zone	Total	%
1	Participation improved due to enrolment in adult education programme.	Yes: 120 (78.9%) No: 32 (21.1%)	Yes: 92 (87.6%) No: 13 (12.4%)	Yes: 88 (70.4%) No: 37 (29.6%)	Yes: 300 (78.5%) No: 82 (21.5%)	100%
2	Can now keep business records in writing.	Yes: 112 (73.2%) No: 41 (26.8%)	Yes: 89 (79.5%) No: 23 (20.5%)	Yes: 90 (76.9%) No: 27 (23.1%)	Yes: 291 (76.2%) No: 91 (23.8%)	100%
3	Programme prepares for leadership through improved communication.	Yes: 120 (78.9%) No: 32 (21.1%)	Yes: 92 (87.6%) No: 13 (12.4%)	Yes: 78 (62.4%) No: 47 (37.6%)	Yes: 290 (75.9%) No: 92 (24.1%)	100%
4	Can now plan business improvement without restriction.	Yes: 115 (76.7%) No: 35 (23.3%)	Yes: 90 (73.8%) No: 32 (26.2%)	Yes: 80 (72.7%) No: 30 (27.3%)	Yes: 285 (74.6%) No: 97 (25.4%)	100%
5	Understands fertiliser-use directives for farming.	Yes: 98 (64.5%) No: 54 (35.5%)	Yes: 102 (97.1%) No: 3 (2.9%)	Yes: 97 (77.6%) No: 28 (22.4%)	Yes: 297 (77.8%) No: 85 (22.2%)	100%

Table 1 presents adult learners' assessment of the impact of functional literacy on their economic empowerment. A large majority of respondents affirmed each item: 78.5% reported that programme participation improved their overall skills, 76.2% could now keep written business records, 75.9% felt better prepared for leadership roles through improved communication, 74.6% could plan business improvements more freely, and 77.8% could better understand agricultural directives such as fertiliser use because of improved reading ability. Across all three senatorial zones, affirmative responses consistently exceeded 70%, indicating that functional literacy education meaningfully enhances the economic capacity of rural adult learners in Katsina State.

4.2 Contribution of Adult Education to Income Generation

Table 2: Contributions of Adult Education Programme to Income Generation among Rural Communities

S/N	Variables	Katsina Central	Daura Zone	Funtua Zone	Total	%
1	Adult literacy education trains adults in reading, writing, and numeracy.	Yes: 188 (79.7%) No: 13 (20.3%)	Yes: 83 (89.2%) No: 10 (10.8%)	Yes: 76 (86.4%) No: 12 (13.6%)	Yes: 347 (90.8%) No: 35 (9.2%)	100%
2	Functional literacy has positive impact on rural dwellers' lives.	Yes: 82 (75.2%) No: 27 (24.8%)	Yes: 60 (71.4%) No: 24 (28.6%)	Yes: 54 (67.5%) No: 26 (32.5%)	Yes: 196 (51.3%) No: 77 (20.2%) NR: 109 (28.5%)	100%
3	Extent to which such programmes improve rural dwellers' lives.	High: 107 (75.9%) Low: 34 (24.1%)	High: 105 (78.9%) Low: 28 (21.1%)	High: 85 (78.7%) Low: 23 (21.3%)	High: 297 (77.7%) Low: 85 (22.3%)	100%

S/N	Variables	Katsina Central	Daura Zone	Funtua Zone	Total	%
4	Functional literacy has reduced high poverty levels in rural communities.	Yes: 80 (80.0%) No: 20 (20.0%)	Yes: 75 (88.2%) No: 10 (11.8%)	Yes: 87 (89.7%) No: 10 (10.3%)	Yes: 242 (63.4%) No: 40 (10.5%) NR: 100 (26.1%)	100%
5	Enables identifying and naming carpentry tools.	Yes: 120 (76.4%) No: 37 (23.6%)	Yes: 93 (79.5%) No: 24 (20.5%)	Yes: 82 (75.9%) No: 26 (24.1%)	Yes: 295 (77.2%) No: 87 (22.8%)	100%

Table 2 shows that adult education programmes strongly support income generation among rural communities: 90.8% of respondents confirmed that literacy education trains them in reading, writing, and numeracy, and 77.7% rated the resulting improvement in their livelihoods as high. A majority (63.4%) also linked functional literacy to reduced poverty levels, while 77.2% reported that literacy enabled them to identify and name the tools used in their trades, such as carpentry. These findings point to a strong, direct link between literacy acquisition and practical income-generating capacity.

4.3 Impact of Poverty Alleviation Programmes on Income Generation

Table 3: Impact of Poverty Alleviation Programme on Income Generation

S/N	Variables	Katsina Central	Daura Zone	Funtua Zone	Total	%
1	Poverty has reduced due to poverty alleviation programmes.	Yes: 100 (74.6%) No: 34 (25.4%)	Yes: 96 (77.4%) No: 28 (22.6%)	Yes: 99 (79.8%) No: 25 (20.2%)	Yes: 295 (77.2%) No: 87 (22.8%)	100%
2	Many types of poverty alleviation programmes exist in rural areas.	Yes: 102 (68.5%) No: 47 (31.5%)	Yes: 86 (81.1%) No: 20 (18.9%)	Yes: 90 (74.4%) No: 31 (25.6%)	Yes: 278 (72.8%) No: 104 (27.2%)	100%
3	Such programmes positively impact rural dwellers' lives.	Yes: 114 (83.2%) No: 23 (16.8%)	Yes: 100 (84.0%) No: 19 (16.0%)	Yes: 106 (84.1%) No: 20 (15.9%)	Yes: 320 (83.8%) No: 62 (16.2%)	100%
4	Functional literacy helps empower adults' socio-economic development.	Yes: 99 (74.4%) No: 34 (25.6%)	Yes: 98 (81.7%) No: 22 (18.3%)	Yes: 96 (74.4%) No: 33 (25.6%)	Yes: 293 (76.7%) No: 89 (23.3%)	100%

Table 3 indicates that most respondents view poverty alleviation programmes positively: 77.2% believe poverty has reduced due to such programmes, 72.8% are aware of multiple types of poverty alleviation programmes operating in their communities, and 83.8% consider these programmes to have had a positive impact on rural dwellers' lives. In addition, 76.7% agreed that functional literacy contributes substantially to adults' socio-economic empowerment, reinforcing the complementary relationship between literacy education and targeted poverty alleviation interventions.

4.4 Test of Hypothesis

H_0: There is no significant difference in the mean scores of the impact of functional literacy skills on adult economic empowerment among the three senatorial zones (Katsina Central, Daura Zone, and Funtua Zone) in rural areas of Katsina State.

Table 4: Descriptive Statistics for Impact of Functional Literacy on Adult Economic Empowerment across Senatorial Zones

Senatorial Zone	N	Mean ($\bar{X}$)	Standard Deviation (SD)
Katsina Central	152	2.2183	0.2780
Daura Zone	105	1.2578	0.1549
Funtua Zone	125	2.2156	0.2570
Total	382	1.8972	0.2299

Table 5: One-Way ANOVA Summary

Source of Variation	SS	df	MS	F-cal.	F-crit.	p-value	Decision
Between Groups	8.421	2	4.2105	0.149	3.02	0.862	Fail to reject H_0
Within Groups	84.921	379	0.2241	–	–	–	–
Total	93.342	381	–	–	–	–	–

$p > 0.05$, not significant

The one-way ANOVA (Table 5) tested whether the impact of functional literacy on economic empowerment differed significantly across the three senatorial zones. The calculated F-value (0.149) was well below the critical F-value (3.02) at the 0.05 significance level ($p = 0.862 > 0.05$); the null hypothesis was therefore not rejected. This indicates that functional literacy programmes are similarly effective in enhancing economic empowerment across Katsina Central, Daura Zone, and Funtua Zone, despite minor differences in mean scores.

4.5 Discussion Of Findings

The findings confirm that functional literacy and adult education play a significant role in enhancing economic empowerment and reducing poverty among rural dwellers in Katsina State. Participants who acquired basic literacy skills — reading, writing, and numeracy — were better able to engage in socio-economic activities, consistent with UNESCO's (2021) observation that functional literacy enables individuals to participate productively in society. Adult education also contributed to increased income through farming, petty trading, tailoring, and livestock rearing, supporting Aderinoye's (2019) finding that adult education enhances employability and entrepreneurship among rural populations.

Literacy further promoted the adoption of modern agricultural practices and improved financial management: literate farmers were better able to understand extension information, keep records, and make informed production and marketing decisions, thereby raising productivity and income. Beyond economic gains, acquired literacy skills prepared some participants for leadership positions, corroborating Pant (2005), Esu (1990), and Blumberg (2005). Overall, the findings suggest that sustained investment in functional literacy and adult education is essential for rural development, economic empowerment, and long-term poverty reduction in Katsina State.

5. CONCLUSION AND RECOMMENDATIONS

Literacy today extends well beyond encoding and decoding words; it equips people with the skills needed to solve personal and community problems and supports the Nigerian National Policy on Education's emphasis on functional, relevant, and practical education for rural development. This study has shown that functional literacy and adult education enhance economic empowerment among rural adults in Katsina State through improved decision-making, business record-keeping, agricultural productivity, and access to leadership positions. By equipping adults with literacy and vocational skills, these programmes raise productivity, expand income opportunities, and improve living standards. Strengthening adult

education policy and expanding access to functional literacy programmes are therefore necessary for sustainable rural development and poverty alleviation in the state.

Based on the findings, the following recommendations are made:

i. Government should increase funding for functional literacy and adult education programmes to ensure adequate resources and programme sustainability.
ii. Community participation should be encouraged through community-based adult education committees that reflect local needs and priorities.
iii. Learning facilities should be improved by providing adequate classrooms, teaching materials, and learning resources across adult education centres.
iv. Vocational skills should be integrated into adult education programmes so learners can acquire income-generating skills alongside literacy.
v. More functional literacy programmes should be established, tailored to the specific needs of rural communities.
vi. Teacher training and professional development should be enhanced to improve instructional quality at adult education centres.
vii. Monitoring and evaluation mechanisms should be strengthened to assess the impact of adult education programmes on poverty alleviation and economic empowerment.

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