

PERCEPTION OF THE ADULT LEARNERS' TOWARDS LITERACY EDUCATION FOR BETTER ECONOMIC DEVELOPMENT IN OYO STATE, NIGERIA

By

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Abstract

This study examines the perception of adult learners' towards literacy education for better economic development in Oyo State, Nigeria. Four objectives and four research questions were drawn with two research hypotheses formulated to address various issues pointed out in the statement of the study for this research. The research method adopted was descriptive survey type. One hundred and fifty respondents served as the sampled population. Questionnaire were administered to the entire respondents. The retrieved questionnaire was analysed using descriptive statistics for the research questions and to test the hypotheses raised for this research. The findings of the study showed that the perception of adult learners' towards literacy education is positive, and that literacy education promotes individual finance, and enhances economic activities within the community and national economy at large. Based on the findings of the study, it was recommended that government should establish literacy centres with effective supervision of the centres in all the local government areas for functionality to promote capacity building of the participants in Oyo State, Nigeria.

Keywords: Perception, adult learners, literacy education, economic development.

Introduction

The sudden recess in the economy of Nigeria has alerted the country on the need to look inward so as to prevent future down-turn of the economy. However, looking inward means converting local resources or materials into opportunity that will help in the sustenance of the economy. In other to improve on the nation's economy, there is the need to give a special preference to education. This is because; education has been a veritable tool for national development. It empowers people and strengthens the nation at large. As observed by Adedokun (2011), education hold the key to other conditions such as taking proper decisions about living and skills that can assist one economically, politically and socially in one's society. Anugwom (2009) thus states that education is the main tool for imparting skills and attitudes relevant to the contribution of the individual to the economic development of the society. Therefore, it is a key that every individual should possess in order to make significant economic contributions to their family, communities, and the nation. Based on the above, the Federal Government of Nigeria acknowledges its commitment made at the Jomtien Conference in 1990, while recognising the problems involved in the provision of basic education for all citizens of Nigeria by the year 2000. To promote literacy, the Nigerian government has constituted the National Commission for Mass Literacy, Adult and Non-formal Education (NMEC) in 1991 by Decree 17 of 1990, and to actively involve the State Agencies for Adult and Non-formal Education (ANFE) which was also inaugurated in all the States of the federation

including the federal capital in order to expand the literacy programme and at the same time reduce administrative bureaucratic bottlenecks in literacy education promotion. The Local Government Areas (LGAs) are equally involved in facilitating delivery of literacy programmes in the country, specifically reaching people at the grassroots for whom the literacy programmes are launched (Ila, nd). This implies that literacy education is also a very important aspect of the country that contributes to economic development.

Literacy education plays a vital role in all forms of development. This is because it is aimed at ensuring positive changes both in learning and character. By implication, literacy education remains the key to national and human development. It is seen as the driving force for meaningful development in every human society. The goal of any educational system is to provide or develop a balanced individual capable of surviving in his environment and contributing meaningfully towards the survival of that society to which he belongs. Yet education can be formal, non-formal or informal. However, the non-formal type of education was considered in this study precisely, literacy education as the focus.

Literacy education is one of the principal professions that can take adequate care of socio-economic, cultural political and environmental problems of the adults. The success of literacy education in terms of achieving its goals as stated in the National Policy on Education cited in Samah and Ndaaji (2013) cannot be over-emphasised. On this ground, Imhabekhai (2009) asserted that literacy education programmes can be directed towards providing the participants who are unemployed with employable skills and the provision of on-the-job or off-the-job training for workers. It can also be directed towards providing social, cultural, political, and functional education in all aspects of life to participants.

Literacy education changes the social and psychological minds of adults more than any other profession, instils lost hope in them and liberates them from their prejudice of seeing themselves as not beings that are capable of learning. Literacy education awakens adult learners to become aware of their environmental (social, economic, cultural and political) and psychological potentials and hidden abilities. It also exerts enormous influence on the larger society in terms of national development.

Adult education continues from where the teacher in the formal school system who rigorously inculcates in the individual the desire for knowledge, understanding. Yet, the country is blessed with so many resources which could be converted to opportunity and later bring about development, however the reverse is the case.

The defiance that literacy education can make to human life is easy to see. For individual empowerment and national development, it is imperative that literacy should be made a priority for all as contained in the sustainable development goal on literacy. This is because literacy opens many opportunities for them which can lead to their contribution to national economic development. Development of any nation is linked with individual's productivity. This implies that, literacy education empowers individual by improving their living standard and leads to better economic opportunities and advancement in different fields of human endeavour (UNESCO 2008). Yet the adoption and development of literacy education to ensuring economic development is dependent greatly on the perception of learners who are predominantly adults. It is against this background that the study examines the perception of adult learners towards literacy education for better economic development.

Statement of the Problem

In other to improve on the nation's economy, there is the need to give a special preference to literacy education and supported by community development programmes. The need to balance educational status of citizens with development was a reason behind this study. This anchors on the popular proverb which states that an untrained child end up selling his father's property. Therefore, in order to attain the sustainable development goal on literacy, literacy education needs to be taken with high priority.

Objective of the Study

The main objective of this study is to examine the perception of adult learners towards literacy education for better economic development. The main objectives of this study are to:

1. investigate the perception of adult learners towards literacy education.
2. find out the perception of adult learners on the influence of literacy education on individual finance.
3. ascertain the perception of adult learners on the influence of literacy education for participation on community development programme.
4. establish the perception of Adult learners on the influence of literacy education on national economy.

Research Questions

1. What is the perception of adult learners towards literacy education?
2. In what ways has literacy education promote individual finance?
3. How has literacy education enhance economic activities in the community?
4. Has literacy education promote development of the nations' economy?

Research Hypotheses

H₀₁: There is no significant difference between perception of adult learners and literacy education.

H₀₂: There is no significant difference between perception of adult learners and economic development of the community

Concept of Literacy education

Literacy Education is the basis for the realisation of potentials of individuals. It impacts strongly on every sphere of life. Acquisition of literacy skills for effectiveness is crucial for success not only in academics, but also in personality development, occupational growth and in domestic harmony. Therefore, Samah & Ndaaji (2013) affirm that literacy education goes beyond the ability to read and write in a continuous process of training, re-training and re-inventing self in order to sharpen one's attitudes and interests so as to be able to come to terms with one, think critically, identify problems and take realistic measures to solve problems. However, the United Nations Education, Scientific, and Cultural Organisation (UNESCO), discloses that, the level of literacy is still low compared to other competing country (Education for All, cited in Ozoemena 2013). Despite the importance of education, to improve standard of living, Nigeria has one of the lowest literacy rates in the world. This however has accounted for the current poverty status in the country and on a large scale of the economic crisis in the country.

Literacy education is out-of-school education designed to meet the needs and aspirations of the people. Literacy education as developed for the needs to focus attention on promoting changes in relationship between the people and their society. Literacy for women empowerment is of immense benefit to all societies because its impact brings up future leaders of any country being the first known teachers of children at home and the best for that matter. This is why Okpoko (2010) believes that education is a key to development and that empowering individual through literacy is an asset to their family, their immediate communities, their nation and the world at large. This implies that the acquisition of literacy education empowers an individual to think positively, take proper decision about living and the society and acquire other skills that can assist her economically, politically and socially.

According to Okunkpo (2005), seventy (70) percent of the target groups of literacy programmes are girls and women. In other words, 70 percent of the 100 million illiterate people in the world today are women and girls. She went further to say that their voices which are real life problems become an

embarrassment and a nuisance to the society. To this end, various scholars have identified several factors that are responsible for the low participation of women in education and these include cultural/religious factors, economic conditions of the family, labour market opportunities, opportunity costs of formal education, relevance of school curriculum and time constraints. Women face a double jeopardy; as part of the urban and rural society, they are severely limited in their opportunities because of the political and economic powerlessness. As women, they suffer again because of their roles, cultures that sanction subordination to men and a range of barriers to independent thought and action.

Women's literacy is thus of utmost importance in that once literate, they are freed from the hold of taboos and superstitions that keep them in the background, once they attain a level of literacy, ignorance which is associated with poverty is driven out of their lives as they will be able to think in the right direction and coupled with their functional literacy skills, they will reach a level of empowerment that would improve their living standards and make them recognised in the society.

Economic Development

According to the Keynesian macro-economic thought, public spending can contribute positively to economic growth. Hence, an increase in the government consumption is likely to lead to an increase in employment, profitability and investment through multiplier effects on aggregate demand. As a result, government spending augments the aggregate demand, which provokes an increase output depending on expenditure multipliers. The proponents of this approach stipulate that government consumption crowds out private investment, hampers economic growth in the short run and diminishes capital accumulation in the long run (Diamond, 2009). Moreover, Barro and Sala-i-Martin (2002) classify expenditures as productive and unproductive and assume that productive expenditures have a direct impact on the rate of economic growth and the unproductive expenditures have an indirect or no effect. However, government spending on basic infrastructure plays a crucial role in economic growth. Having, for instance, an efficient road network could reduce the time and the cost to move goods and services across the country. It also facilitates the connection among the different parts of the country and enhances their interaction. In addition, the rehabilitation of electricity and the establishment of efficient project for energy will reduce costs and have positive impact on economic growth (Barro and Sali-i-Martin, 2002).

Moreover, the quality of human resource has a significant impact on economic growth. This stems from the fact that the quality and quantity of labour determine the level of production and since it is a factor of production. Hence, improving the quality of the labour force will be reflected by a positively significant impact on investment, innovation among others (Okojie, 1995). The definition of nation's wealth has extended to contain not only physical capital but also human capital as an independent factor of production essential to achieve high and sustainable economic growth rates. Hence, developing countries have attempted to stimulate the accumulation of human capital through public education expenditure as well as government spending on health and other social services. Education is one of the important factors that determine the quality of human capital. Moreover, Hartshorne (1985) suggests that formal education plays an important positive role in the economic growth. Consequently, the human capital with physical capital, are key elements of the nation's wealth. The former is considered to be an independent factor of production that is indispensable to achieve high and sustainable economic growth rates. Accordingly, developing countries have attempted to enhance the human capital through public education expenditure as well as government spending on health and other social services.

Many researchers such as Yesufu (2000) and Adamu (2003) also assume that education, training, health care, and all investments in social services enhance and improve the human capacity and consequently the economic growth. Moreover, Blankenau and Simpson (2004) have provided models that take into account the public spending in the process of human formation and its influence on economic growth. They provided an empirical evidence of the positive correlation between educational spending of

the government and economic growth. Most developing countries suffer from poor expenditure on health care. The majority of public expenditure on health care is on hospitals and expensive medical care that benefits a small minority of the population living in the cities. A high proportion of the poor is far from this service especially those living in rural areas. They usually rely on home remedies and traditional medicine (Griffin and McKinley, 1992).

According to Griffin and McKinley (1992), human capital development is essential for growth and contributes to the improvement of well-being of people in the short-run. They believe that the government should implement strategies that encompass a change in the composition of its spending. The budget devoted to activities that do not contribute to development should be reduced to a minimum. They referred to spending on the military and internal security among others. Some studies found that increased defence spending in developing countries has a negative implication on socio-economic development programmes such as education and health (Adebiyi, 2003). The empirical studies concerning the impact of government spending on defence have led to inconclusive results. Some studies argued that military spending has a negative impact on economic growth (Arora and Bayoumi, 1994).

Perception of Adult Learners' towards Literacy Education

According to Mwangi (2001) the Department of Adult Education indicated that some learners do not attend classes because they are busy with their income generating projects. Mwangi argues that many adults lack time and resources such as money to purchase materials to participate in literacy classes. Due to cost sharing policy the government provides teachers and classrooms while learners provide their own materials. Some adults are unable to participate in literacy programme because their economic status is low. They cannot afford to purchase the needed learning materials and hence prefer to take care of other family needs rather than joining the literacy classes. Therefore provision of basic materials needed to partake in this literacy centres could be a form of motivation for this adult.

Mwangi (2002) noted that learning centres in primary schools discourage learners. This is because many adult learners confess that they feel ashamed to use the same learning facilities used by their children. Gachathi (1976) report, states the need for the mobilisation of teachers, equipment and other physical facilities for conducive learning environment. This can be achieved through co-ordination and utilisation of existing instructional resources. According to this view the available instructional materials can be used so long as they are managed properly. According to Bhola (1984), the Soviet Union had a successful literacy campaign which was rated at 87 percent literacy level of population. This success was attributed to efforts in provision of instructional materials. Bhola also argued that communities need to be involved to provide instructional resources for the delivery of literacy programmes.

Influence of Literacy Education on Individual finance

The acquisition of skills and knowledge is essential for the development of the autonomous and productive individual According to Josmier (2013), successful individuals achieve fortune by combining their experiences with knowledge. They take decisions out of the ordinary, dare to face challenges and seize their chances from attendant threats. They do not have to take fraudulent or illegal steps. They are people who are smart, have thorough understanding of standards, and if required redefine policies or create their own based on their situations. They invest in attaining financial education designed by experts so as to eliminate the troubles which may emanate from the possibility of having to involve a great deal of money, time and effort to figure out what strategies will work best.

A significant research finding from older people is that if they had possessed the skills necessary to manage their personal finances earlier in life, it would have encouraged them to aspire to greater goals like saving early and saving often (Adeoti, 2010). This research is important because financially educated consumers help financial markets operate more smoothly and are less likely to be victims of fraud.

Further, eight out of ten Nigerian workers are not saving for retirement; there is large increase in the number of Nigerian youth unemployed; expenditures are greater than incomes for most of Nigerian households; and a large percentage of Nigeria's population are still without bank accounts. Building financially capable populations could have enormous future benefits for economies throughout the world (Adeoti, 2010).

Literacy is simply defined as the ability to read, write and calculate. Odumuh (2010) define literacy as acquiring knowledge of reading writing and numeracy along other experiences, which make the adult learner functional in his/her environment and make for easy interaction with other people. Literacy has a way of presenting someone in the society, like through expression, language and actions. Various research reports such as Basic Education Coalition BEC (2004) and Olojede (2013) have agreed that the greater the percentage of a functional literate people in a country, the much better are the chances for rapid political, social, economic, technological and cultural development. Though, Olojede (2013) further stated that literacy on its own is not sufficient to generate development, yet he also admitted that, it is the major factor in the ultimate effectiveness of a country.

According to Omolewa cited in Yusuf, Ladan, Idris and Halilu (2013), if we want to conquer poverty, ignorance and disease, we must first conquer illiteracy. He added that illiteracy is the most serious handicap for economic, political, social and individual development that we know. Thus for any nation to have an interest in tackling illiteracy effectively, strong government policy that adequately take care of the interest of the learners must be put in place.

Adult education educates adult learners who are parents/guardians on the better ways of managing the available resources to achieve socio-political and economic success in their life endeavours and also make referrals which assist other individual personalities and institutions in dealing with human problems as well as the society in which they find themselves. Adult education stands between the adult learner, the community and policy makers in human societies so much than any other professional. Research studies and experience around the world show that literacy education has been found to have positive impacts on self-development and economic status. Education has been consistently shown to be a major determinant of individual income, alongside professional experience as reported by EFA Global Report (UNESCO, 2006). Educated individual are more able to engage in productive activities, find formal sector employment and earn higher wages, and enjoy greater return to their education than the less educated women. In addition women have limited access to productive resources such as land, credit and wage employment. Women rarely have titles to land and cannot use the man's collateral to obtain credit as pointed out by Okojie (2011).

UNESCO (2008) and Okpoko (2010) argue that empowering a woman through literacy has potential benefits for their family, her immediate community, her nation and the world at large. This implies that the acquisition of literacy skills empowers the individual to think positively, take good decisions about her life and the society and acquire other skills that can assist her economically, politically and socially.

Understandably, the consequences of adult literacy first appear in the individual learner by way of new cognitive behaviours and ways of understanding reality, which engender in the individual a new self-concept that is accompanied by greater self-confidence and self-esteem. The ability to read will enable an individual to start swimming in the fast evolving culture of print. Some new literates may be satisfied with reading the scriptures, while others may want to read folk tales and the ancient epics of their culture. Some may want to read the newspaper to find out what is going on in their immediate or wider surroundings. Utilitarian use of literacy by individuals may include generating income for better livelihood or making one's voice heard in situations where social and political decisions are made (Olojede, 2013).

Influence of Literacy Education on Community's Economy

Majority of the adult population in rural communities are illiterate (UNDP, 2013), this affects the rate at which enrolment in growing and in the long run affects holistic development of such communities. Adult literacy refers to all conscious efforts towards increasing the capacity and ability of community individuals in terms of knowledge, skills, attitudes or values within the range of 18 years and above (Sani, Turiman, Ismi & Zoharah, 2015). Moreover, community culture, values, needs and aspirations are easily transformed into attainable objectives when the level of adult literacy is high cognitively, affectively and in psychomotor.

Educating people in a community encourages social consciousness. This is similar to what other scholars viewed as community conscientisation (Bichi, 2010). Literacy education increases the capacity and capability of community members' knowledge, skills, and attitudes. It affects attitudinal change with the individual differences existing within the community members and their groups. This depicts that, literacy education affects three different but interrelated parameters; it starts with changing the mind set of community members to make them build the habit of seeking for knowledge and other empowerment processes to help them value the resources in the community. Secondly, the community members have to also have a first-hand information about the existence of the two 'worlds', the one they are in and the one that they are not in, and also the differences that exist between them, this phase also give them a highlight on how to maintain good relationships and prevent themselves from all external oppressions. Thirdly, this phase enable them utilise all they acquired in the first and second phases and be able to change their way of living, it involves activities like management, mobilising, planning, communication and human relation.

In the opinion of Imogie (2002), the prosperity of a community depends not on the abundance of its revenue, nor the strength of its fortifications, but on the number of its cultivated citizens, men (and women) of education, enlightenment and character.

Influence of Literacy Education on National Economy.

The empowering role of literacy and its significance on development have been recognised worldwide. Literacy is not just the ability to read and write but also, according to the United State Department of Education (2007) the ability to use printed and written information to function in society, to achieve one's goal and to develop one's knowledge and potential. Akinpelu (2008) alluded to this view, that to be literate is not just to have mastered the skills of reading, writing and computing with numbers, but more than that, it is to be able to use those skills effectively for communications in all aspects of one's life in social, cultural, economic and political sphere. In addition, literacy as described in the LIFE document reads "literacy is an indispensable means for effective, social and economic participation contributing to human development and poverty reduction". Literacy empowers and nurture inclusive societies and contributes to the fair implementation of human rights. In case of mothers, literacy leads to an enhanced quality of life for their families and improved education outcomes for their children. It went further to state that literacy for all has to address the literacy needs of individual as well as the family. Literacy in the workplace and in the community, as well as in society and in the nation in tune with goals of economic, social and cultural development of all people in all countries" (UNESCO, 2005).

Research has shown a close link between education and development. Education, formal or non-formal, is increasingly seen as instrument of empowerment. National policy on women (2000) states that women's educational status in any nation correlates with its level of development. The higher the level of women educational status, the more developed the nation. The policy further asserts that "for Nigerian women to enjoy the full benefits of contemporary living and to contribute meaningfully to the development of the country, they require basic education. To further buttress the link between education and development, Imhabekhai and Olomukoro (2007) pointed out that literacy is a basic instrument in social transformation and modernisation. It influences the rate of development and its possession or

otherwise facilitates or retards the level of development. Similarly, Bhola in Sarumi (2005) states that without literacy, development limps on one leg. Literacy is seen as a veritable tool for all forms of development efforts, including poverty alleviation. Adekola and Abanum (2010) argued that development cannot take place without education especially basic literacy. They maintained that development requires an educated and enlightened populace. This view was stressed by Aderinoye in Adekola and Abanum (2010) that the difference between the developed and underdeveloped countries of the world is related to the level of literacy among the populace. A citizenry that can grasp what is happening in the global world and use that to better their society would contribute more meaningfully to the process of development than an illiterate who is ignorant of happenings in the global society. Literacy is a foundation on which education is built. Literacy is a sine qua non for development.

The most important measurable forms of economic benefits include employment, earnings enhanced general productivity, consumption behaviour, fiscal capacity (including tax revenue and the demand for social services), and intergenerational effect. One of the most consistent correlations in social sciences is between increased literacy skills and the probability of employment. Literacy properly designed and provided, is understood to impart skills and knowledge to participants that make them more productive in self-employment or in employment by others (EFA Global Monitoring Report; 2006).

The role of women in the economic development of the nation cannot be overemphasised. They constitute 70% of the group that produces food for the nation. They cultivate and grow food to feed the family and the nation at large. Studies in Nigeria and indeed in other parts of the world show that literacy education can help women increase productivity in wage employment where they work fewer hours and earn higher incomes and in the long run reduce poverty. Women when literate are also able to participate in self-employment and in the informal sector which in turn leads to higher wage earning, more access to credit and production of goods for home consumption (Morna, 1999). In her contribution, Efedi (2008) said literate women create income or wealth for the family through their goods and benefiting employment whether in private or public sector.

Research Method

The research design used for the study was descriptive research design of the ex-post facto type. The total population comprised all male and female adults attending government owned literacy centres in local government areas of Oyo State, Nigeria. The sample size used for the study was one hundred and fifty (150) respondents that were randomly selected for the administration of the instrument. The data collected were analysed with the use of descriptive and inferential statistics.

Results and Discussion

Research Question One: What is the perception of Adult learners towards literacy education?

Table 1: Chi-Square analysis showing the perception of adult learners towards literacy education

<i>Items</i>	<i>Response</i>					<i>df</i>	<i>X²</i>	<i>P</i>
		SA	A	SD	D			
Literacy education equipped individual towards living a better life	Frequency	100	30	11	9	4	4.067	<0.05
	%	66.7	20.0	7.3	6.0			
	Expected	30.0	30.0	30.0	30.0			
Literacy education equipped individual towards improved economy	Frequency	76	68	5	1	4	57.600	<0.05
	%	50.7	45.3	3.3	.7			
	Expected	30.0	30.0	30.0	30.0			
Literacy education help inform individual about its role in community and national development	Frequency	61	68	12	9	4	11.067	<0.05
	%	50.7	45.3	8.0	6.0			
	Expected	30.0	30.0	30.0	30.0			

Literacy education is the basis of any sustainable development	Frequency	55	80	14	1	4	42.933	<0.05
	%	36.7	53.3	9.3	.7			
	Expected	30.0	30.0	30.0	30.0			
Literacy education could alleviate poverty	Frequency	56	67	24	3	4	19.800	<0.05
	%	37.3	44.7	16.0	2.0			
	Expected	30.0	30.0	30.0	30.0			

Source: Field Survey 2017

The results from the table shows that majority of the respondents 66.7% affirmed that literacy education equipped individual towards living a better life, 20.0% agreed, 7.3% strongly disagreed and 6.0% disagreed. 50.7% of the respondents strongly agreed that literacy education equipped individual towards improved economy, 45.3% agreed, 3.3% strongly disagreed, while .7% disagreed. 50.7% of the respondents strongly agreed that literacy education help inform individual about its role in community and national development, 45.3% agreed, 8.0% strongly disagreed while 6.0% disagreed. 36.7% of the respondents strongly agreed that literacy education is the basis of any sustainable development, 53.3% agreed, 9.3% strongly disagreed, .7% disagreed. 37.3% of the respondents strongly agreed that literacy education could alleviate poverty, 44.7% agreed, 16.0% strongly disagreed and 2.0% disagreed. These results were significantly confirmed by Chi square figures and it implied that perception of adult learners towards literacy education as positive. (p-value< 0.05).

Research Question Two: How has literacy education enhance economic activities in the community ?

Table 2: Chi-Square analysis showing if literacy education promotes individual finance

Question	Response					df	X ²	P
		SA	A	SD	D			
Literacy education is a step in financial empowerment	Frequency	74	58	16	2	4	14.067	<0.05
	%	49.3	38.7	10.7	1.3			
	Expected	30.0	30.0	30.0	30.0			
Literacy education exposes learners to various financial opportunity	Frequency	65	68	16	1	4	57.600	<0.05
	%	43.3	45.3	10.7	.7			
	Expected	30.0	30.0	30.0	30.0			
Literacy education helps in financial decision making	Frequency	61	68	15	6	4	11.067	<0.05
	%	40.7	45.3	10.0	4.0			
	Expected	30.0	30.0	30.0	30.0			
Literacy education would help reduced the rate of internet fraud	Frequency	35	69	36	10	4	42.933	<0.05
	%	23.3	46.0	24.0	48.3			
	Expected	30.0	30.0	30.0	30.0			
Adult learners are economically independent on government	Frequency	40	66	34	10	4	19.800	<0.05
	%	26.7	44.0	22.7	6.7			
	Expected	30.0	30.0	30.0	30.0			

Source: Field Survey 2017

The results above shows that majority of the respondents 49.3% affirmed that Literacy education is a step in financial empowerment, 38.7% agreed, 10.7% strongly disagreed and 1.3% disagreed. 43.3% of the respondents strongly agreed that literacy education exposes learners to various financial opportunities. 45.3% agreed, 10.7% strongly disagreed, while 7% disagreed. 40.7% of the respondents strongly agreed that literacy education helps in financial decision making, 45.3% agreed, 10.0% strongly disagreed while 4.0% disagreed.

23.3% of the respondents strongly agreed that literacy education helped to reduced the rate of internet fraud 46.0% agreed, 24.0% strongly disagreed, 48 .3% disagreed. 26.7% of the respondents strongly agreed that adult learners are economically independent on government, 44.0% agreed, 22.7% strongly disagreed and 6.7% disagreed. These results were significantly confirmed by the Chi square figures and it implied that literacy education promote individual finance (p-value< 0.05).

Research Question Three: How has literacy education enhance economic activities in the community?

Table 3: Chi-Square analysis showing ways through which literacy education enhances economic activities within their community

<i>Question</i>	<i>Response</i>					<i>df</i>	<i>X²</i>	<i>P</i>
		SA	A	SD	D			
When many adult are educated in a community, peace is assured	Frequency	79	48	19	4	4	4.067	<0.05
	%	52.7	32.0	12.7	2.7			
	Expected	30.0	30.0	30.0	30.0			
When many adult are educated in a community, sustainable development is assured	Frequency	56	79	12	3	4	57.600	<0.05
	%	37.3	52.7	8.0	2.0			
	Expected	30.0	30.0	30.0	30.0			
Literacy education promotes environmental awareness in the community	Frequency	69	63	12	6	4	11.067	<0.05
	%	46.0	42.0	8.0	4.0			
	Expected	30.0	30.0	30.0	30.0			
Literacy education improve individual recognition in the community	Frequency	55	78	12	5	4	42.933	<0.05
	%	36.7	52.0	8.0	3.3			
	Expected	30.0	30.0	30.0	30.0			
Literacy education improve social interaction in the community	Frequency	68	67	10	5	4	19.800	<0.05
	%	45.3	44.7	6.7	3.3			
	Expected	30.0	30.0	30.0	30.0			

Source: Field Survey 2017

The results above shows that majority of the respondents 52.7% strongly agreed and affirmed that when many adult are educated in a community, peace is assured 32.0% agreed, 12.7% strongly disagreed and 2.7% disagreed. 37.3% of the respondents strongly agreed that when many adults are educated in a community, sustainable development is assured, 52.7% agreed, 8.0% strongly disagreed, while 2.0% disagreed. 46.0% of the respondents strongly agreed that literacy education promotes environmental awareness in the community, 42.0% agreed, 8.0% strongly disagreed while 4.0% disagreed. 36.7% of the respondents strongly agreed that literacy education improved individual recognition in the community 52.0% agreed, 8.0% strongly disagreed, 3.3% disagreed. 45.3% of the respondents strongly agreed that literacy education improved social interaction in the community, 44.7% agreed, 6.7% strongly disagreed and 3.3% disagreed. These results were significantly confirmed by the Chi square figures and it implied that literacy education enhanced economic activities within their community (p-value< 0.05).

Research Question 4: Has literacy education promote development of the nations' economy?

Table 4: Chi-Square analysis showing how literacy education promotes development of the nations' economy

<i>Question</i>	<i>Response</i>					<i>Df</i>	<i>X²</i>	<i>P</i>
		SA	A	SD	D			
Through increase in literacy education trade is enhanced in the societies	Frequency	67	64	14	5	4	4.067	<0.05
	%	44.7	42.7	9.3	3.3			
	Expected	30.0	30.0	30.0	30.0			

Literacy education promote financial security in the society through cashless policy	Frequency	46	86	9	9	4	57.600	<0.05
	%	30.7	57.3	6.0	6.0			
	Expected	30.0	30.0	30.0	30.0			
Through literacy education trades are made easy	Frequency	64	64	17	5	4	11.067	<0.05
	%	42.7	42.7	10.0	2.7			
	Expected	30.0	30.0	30.0	30.0			
Educated Adults are exposed to greater business opportunity	Frequency	55	76	15	4	4	42.933	<0.05
	%	36.7	50.7	10.0	2.7			
	Expected	30.0	30.0	30.0	30.0			
Ethnical integration may be enhanced through literacy education	Frequency	56	77	14	3	4	19.800	<0.05
	%	37.3	51.3	9.4	2.0			
	Expected	30.0	30.0	30.0	30.0			

Source: field survey 2017

The results from the table shows that majority of the respondents 44.7% strongly affirmed that through increased literacy education trade is enhanced in the society 42.7% agreed, 9.3% strongly disagreed and 3.3% disagreed. 30.7% of the respondents strongly agreed that literacy education promote financial security in the society through cashless policy, 57.3% agreed, 6.0% strongly disagreed, while 6.0% disagreed. 42.7% of the respondents strongly agreed that through literacy education trades are made easy, 42.7% agreed, 10.0% strongly disagreed while 2.7% disagreed. 36.7% of the respondents strongly agreed that educated adults are exposed to greater business opportunity 50.7% agreed, 10.0% strongly disagreed, 2.7% disagreed. 37.3% of the respondents strongly agreed that ethnical integration may be enhanced through literacy education, 51.3% agreed, 9.4% strongly disagreed and 2.0% disagreed. These results were significantly confirmed by the Chi square figures and it implied that literacy education promotes national economic development ($p\text{-value} < 0.05$).

Testing of Hypotheses

H₀₁: There is no significant difference between perception of male and female adult learners about literacy education.

Table 5: t-test showing difference between perception of male and female adult earners about literacy education

	<i>N</i>	<i>Mean</i>	<i>SD</i>	<i>Df</i>	<i>t</i>	<i>P</i>
Male	112	9.12	3.01	149	2.81	>0.05
Female	38	12.37	3.41			

Source: Field Survey 2017

Table above shows that there is no significant difference between perception of male and female adult learners about literacy education. [$t(148) = 2.81, p > .05$]. This result shows that they null hypothesis was rejected and the alternative was upheld.

H₀₂: There is no significant difference between perception of male and female adult learners on the effect of literacy education about economic development.

Table 6: t-test showing difference between perception of male and female Adult Learners on the effect of Literacy Education about economic development

	<i>N</i>	<i>Mean</i>	<i>SD</i>	<i>df</i>	<i>T</i>	<i>P</i>
Male	112	9.12	3.01	149	6.44	>0.05
Female	38	12.37	3.41			

Source: Field Survey 2017

Table above shows that there is no significant difference between perception of male and female adult learners on the effect of literacy education about economic development

[$t(148) = 6.44, p > .05$]. This result shows that the null hypothesis was rejected and the alternative was upheld.

Discussion of Findings

The finding in this study reveals that, the perception of adult learners towards literacy education is positive. This was evidence in the results presented in table 5 which shows that literacy education helps to equip individual with skills for better living, improved economy, informing individual about its role in the community and national development and reducing poverty. This finding corroborate with the finding of Samah & Ndaaji (2013) which state that literacy education goes beyond the ability to read and write, but it is a continuous process of training, re-training and re-inventing self in order to sharpen one's attitudes and interests, so as to be able to come to terms with one, think critically, identify problems and take realistic measures to solve problems.

More findings revealed that, literacy education promotes individual finances. This was evidence in the results provided in table 4 which shows that literacy education is a step in financial empowerment exposes learners to various financial opportunities, helps in financial decision making, helps reducing the rate of internet fraud and ensure that adults are economically independent on government. This finding is in consonance with the report of Okpoko, (2010) believes that education is a key to development and that empowering individual through literacy is an asset to their family, their immediate communities, their nation and the world at large. This implies that the acquisition of literacy education empowers an individual to think positively, take proper decision about living and the society and acquire other skills that can assist her economically, politically and socially.

Finding also revealed that literacy education enhances economic activities within the community. This was evidence in the result presented in table 3 which depicts that when many adults are educated in a community, peace is assured, sustainable development is assured, promotes environmental awareness in the community, improve individual recognition in the community and improve social interaction in the community. This finding agrees with the report of UNDP (2013) which states that, majority of the adult population in rural communities are illiterate which thus affects the rate at which enrolment in growing and in the long run affects holistic development of such communities.

Furthermore, finding revealed that literacy education promotes national economic development. This is evidence in the results provided in table 4 above which emphasised that, through increase in literacy education, trade is enhanced in the society, promotes financial security in the society through cashless policy, trades are made easy, adults are exposed to greater business opportunity and ethnical integration enhanced. This finding is in line with the study of Adekola and Abanum (2010) that the difference between the developed and underdeveloped countries of the world is related to the level of literacy among the populace. A citizenry that can grasp what is happening in the global world and use that to better their society would contribute more meaningfully to the process of development than an

illiterate who is ignorant of happenings in the global society. Literacy is a foundation on which education is built. Literacy is a sine-qua-non for development.

More findings show that, there is no significant difference between perception of male and female adult learners about literacy education. This implies that male and female adult learners have the same perception which is positive about literacy education. This finding is supported by the finding of Adekola and Abanum (2010) that argued that development cannot take place without education especially basic literacy. They maintained that development requires an educated and enlightened populace.

The second hypothesis tested revealed that, there is no significant difference between perception of male and female adult learners on the effect of literacy education about economic development. This implies that, male and female adult learners have the same perception about effect of literacy education on economic development which is positive. This finding agrees with the findings of Imhabekhai and Olomukoro (2007) that pointed out that literacy is a basic instrument in social transformation and modernisation. It influences the rate of development and its possession or otherwise facilitates or retards the level of development. Similarly, Bhola in Sarumi (2005) states that without literacy, development limps on one leg. Literacy is seen as a veritable tool for all forms of development efforts, including poverty alleviation.

Conclusion

The maximal utilisation of literacy education programmes have helped immensely in meeting the yearnings, needs, hopes, and aspirations of the poor in Nigeria. This study showed that education is one of the values which helped to restructure the adult's role and values in the area of economic development. Due to the liberating effects of education on the human mind, many adults who have attained certain levels in life began to liberate themselves out of the boredom of the home. Many are also seeking for greater degrees of independence. This implies that the acquisition of literacy skills empowers the individual to think positively, take good decisions about life and the society and acquire other skills that can assist economically, politically and socially. Based on the findings, this study concludes that the perception of adult learners on the effect of literacy education on economic development is positive.

Recommendations

Based on the findings of this study, the following recommendations were made:

- a. Government, Non-Governmental Organisations and philanthropists should ensure as a matter of policy that literacy centres is set up in every communities. Those already available should be well equipped to meet the requisite needs of citizens.
- b. Adults should be mobilised and motivated to participate in literacy programme.
- c. Facilitators should be made to have relevant on-the-job/off-the-job trainings to boost their knowledge in teaching adult learners.
- d. Conferences, seminars and workshops should be organised for adults in the rural areas so as to give them an in-depth knowledge about what participation in economic development entails.

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