

**AN ASSESSMENT OF THE IMPACT OF WOMEN FUNCTIONAL LITERACY
PROGRAMMES ON POVERTY REDUCTION AMONG WOMEN IN SULE
TANKARKAR LOCAL GOVERNMENT AREA, JIGAWA STATE**

BY

**IBRAHIM SAYYADI
SPS/11/MAD/00011**

**Being A Dissertation Submitted To The School Of Post-Graduate Study Through The
Department Of Adult Education And Community Services, Bayero University, Kano In
Partial Fulfillment Of The Requirements For The Award Of Masters Degree In Adult
Education (M,Ed Community Development)**

OCTOBER, 2016

APPROVAL PAGE

This research work has been read and approved as meeting the requirements for the award of Master of Adult Education (Community Development) in the Department of Adult Education and Community Services, Faculty of Education, Bayero University, Kano.

External Examiner
Prof. AbdulKarim Ishaq

Date

Internal External Examiner
Prof M. B Shittu

Date

Dr. Idris Wada Aujara
Supervisor

Date

Dr. Yau Haruna Usman
Departmental PG Coordinator

Date

Dr. Bala Zakari
Head of Department/Chief Examiner

Date

Dr. Yau Haruna Usman
Faculty Representative to PG Board

Date

Prof. Sa'idu Ahmed Babura
Dean, School of Post Graduate Studies

Date

DEDICATION

This research work is dedicated to my beloved parents, children and my entire family members.

ACKNOWLEDGEMENTS

Praise is due to Almighty Allah, the creator of the earth and heaven. May his peace and blessings be upon His Messenger (Muhammad S.A.W) household, companions and all those who follow his guidance until the Day of Judgment.

My sincere thanks go to my parents and entire family members for their moral, financial, social support from my childhood stage to date. May Allah out his bounties grant you good health, wisdom and strength. May Allah erase your sins and counts you all among dwellers of jannah.

I am eternally indebted to my project supervisor Dr. Idris W. Aujara who despite his tight schedules took the pain of going through this work. The work would not have been completed without his professional guidance; useful corrections; and constructive criticisms. He encouraged me and never get tired of my disturbances but was patient with me throughout the period of the study. May the Allah reward him abundantly, ameen.

My sincere thanks goes to my respected Professor M. B. Shitu, Departmental Postgraduate Studies Coordinator, Dr. Yau Haruna Usman and the Head of Department in person of Dr. Bala Zakari who gave me a lots of encouragement which gingered me up to pursue the programme to its logical completion. My sincere appreciation also goes to Mallam Balarabe Abubakar of School of Continuing Education, Bayero University, Kano. Dr Babangida Ladan, Dr Auwal Halilu and Dr Usman Abba Idris; Department of Adult Education and Community Services, deserves a special place here for their guidance to me while writing this dissertation. May Allah bless them all, ameen.

TABLE OF CONTENTS

Title page -----	i
Approval Page-----	ii
Dedication -----	iii
Acknowledgements -----	iv
Table of Content -----	vi
Abstract -----	x

CHAPTER ONE: INTRODUCTION

1.1 Background to the Study -----	1
1.2 Statement of the Problems -----	3
1.3 Objectives of the Study -----	4
1.4 Research Questions -----	4
1.5 Significance of the study-----	5
1.6 Scope and Delimitation of the Study -----	5
1.7 Operational Definition of Terms -----	6

CHAPTER TWO: REVIEW OF RELATED LITERATURE

2.0 Introduction-----	7
2.1 Concept of Functional Literacy-----	7
2.2 The Scope of Women Functional Literacy-----	12
2.3 Poverty-----	13
2.4 Poverty Index in Jigawa State-----	24
2.5 Poverty Among Women-----	25
2.6 Consequences of Poverty on the Family-----	26
2.7 Poverty Alleviation Programme-----	28
2.8 Impact of Literacy on Poverty Reduction-----	32
2.9 The Impact of Women Functional Literacy-----	34
2.10 Challenges of Women Functional Literacy-----	38
2.11 Summary of Review of Related Literature and Uniqueness of the Study-----	39

CHAPTER THREE: METHODOLOGY

3.1 Research Design -----	41
3.2 Population and Sample -----	42

3.2.1 Population of the Study-----	42
3.2.2 Sample of the Study-----	42
3.3 Sampling Procedures -----	42
3.4 Research Instruments-----	43
3.5 Validation of the Research Instruments-----	43
3.6 Validity of the Research Instrument-----	43
3.6.1 Reliability of the Research Instrument -----	43
3.7 Administration of the Research Instruments-----	44
3.8 Method of Data Analysis-----	44

CHAPTER FOUR: DATA ANALYSIS, RESLUTS AND DISCUSSIONS

4.1. Data Analysis and Interpretation -----	45
4.1.1. Demographic Data -----	45
4.1.2 Research Question One -----	46
4.1.3 Research Question Two -----	49
4.1.4 Research Question Three -----	51
4.2 Summary of Findings -----	53

4.3 Discussion of Findings	54
----------------------------------	----

CHAPTER FIVE: SUMMARY, CONCLUSION AND RECOMMENDATIONS

5.1 Summary	61
-------------------	----

5.2 Conclusion	62
----------------------	----

5.3 Recommendations	62
---------------------------	----

References	64
------------------	----

Appendix A Krecie and Morgan Table	68
--	----

Appendix B Research Questionnaire	
-----------------------------------	--

ABSTRACT

The study examined the Impact of Women Functional Literacy Programme on Poverty Reduction among Women in Sule Tankarkar Local Government Area of Jigawa State. The objectives of the study were to determine the scope of women functional literacy in Sule Tankarkar Local Government Area, examine the impact of functional literacy programme provided to women, and to determine the challenges facing women in utilizing the knowledge, attitudes and skills obtained through women functional literacy programme. Three research questions were formulated to guide the study. Survey research design was used for the study. The population of the study covered five hundred and fifty women participants in functional literacy programme in Sule Tankarkar Local Government Area of Jigawa State. The sample of the study comprised of 225 women drawn through simple random sampling. A self-designed Women Functional Literacy Questionnaire (WFLQ) was used to collect data from the

respondents. Data collected was analyzed by using frequency counts and simple percentages. The findings of the study revealed that the scope of women functional literacy programme is broad covering seven different types of vocational trades undertaken in variety of setting and completed in a span of six month to one year, the functional literacy programme empowered women with occupational skills, for poverty reduction, increased income status and build self-esteem. Poor mass mobilization for effective participation was found to be a major challenge faced an effective delay of the functional literacy programme in the study area. Based on the findings of the study, the following recommendations were made: government at different levels and programme developers should diversify the scope of women functional literacy programme to meet the far reaching consequences of rural poverty and the beneficiaries of the programme should complement governments efforts through scaling down training of women at the grassroots that did not have the opportunity of attending the programme.

CHAPTER ONE

INTRODUCTION

1.1 Background to the Study

In all countries of the world women education is recognized as the cornerstone for building a sustainable development of family and community. This begins with the empowerment of women and the subsequent development of the family as a social, economic and political unit.

Empowering women can be effectively achieved by designing and implementing well planned and organized educational programmes. Women need greater access to educational opportunities, skills acquisition and the development of their capabilities for maximum empowerment. To this end, development programmes for the women folk are design to improve living condition of women and to allow them participate in process that will enhance their development at home, community and national levels.

The main objective of empowering women is to alleviate their burden through empowerment programme in Nigeria. Different programmes are embarked upon to improve the welfare, their civic, political, cultural, social and economic development of women Decree No. 30 of 1989, which established the National Commission for women has promulgated a national policy on women and development.

In Jigawa State, the Agency for Mass Education has embarked upon functional literacy programmes aimed at promoting the social and economic lives of women. The goal of this is the full integration of women into the social and economic lives of the community as a means of

empowering them to be self-reliant and to enable the women folks across the state to continue to acquire necessary skills in the seven vocational trades such as:

- a. Tailoring
- b. Knitting
- c. Ties and Dying
- d. Soap and pomade making
- e. Beads making
- f. Interior decoration
- g. Leather works

These programmes are being coordinated in every Local Government Area in which Sule Tankarkar was among the beneficiaries of the women functional literacy programmes. Poverty among women in Jigawa state seems to be part of the reasons why women are disadvantaged economically and socially.

Jigawa state is the north- west zone of Nigeria that is often described as the poverty zone. It has neither oil (like the south) nor western education like western zone of Nigeria. This implies that the illiteracy and poverty rates of women within Jigawa state are higher than they are in southern part of Nigeria and if we look at the traditional setting we see that women stay in the house to nurture and care families. This task leaves the women little or no time for her development. This means the position of the women in the society is the dual one. First, as wife and associate of man and second as a mother and trainer of the younger generation. But for a woman to exercise those duties, education is the most desirable for her through adult literacy programmes.

UNESCO (2003) indicated that the fact that women in developing countries are particularly disadvantaged with respect to wealth, education, training, employment and status, because illiteracy bans them from accepting openings which they would normally have availed themselves of been literate and educated. It is in line with foregoing that this study of poverty index among women in Jigawa state. The facts arising from this study will form the basis for planning and implementing a viable, skill oriented adult literacy program as the best option in addressing the poverty index and empowering the women folk in Jigawa state functional literacy training is offered to women in their various groups by well-trained facilitators who were mainly women. The Jigawa state government has provided enormous facilities and the needed working environment for women to excel in their chosen trades.

1.2 Statement of the Problem

Jigawa State Agency for Mass Education is providing women functional literacy training to women as an important means of empowering them socially, economically and politically. The training is being provided in occupations and trades. The purpose is to uplift rural women as well as to improve their living condition and to reduce the level of poverty. This training covers all the local government of the state including Sule Tankarkar Local Government Area where about five hundred and fifty women in their various trades and occupations such as. The functional literacy programmes were envisaged by the government that sponsored it to empower the women with life skills and be able to perform functions which require literacy effectively in their daily life as housewives and active participants in the development process of their respective communities.

The purpose of this study is therefore examine the impact of women functional literacy programme have on poverty reduction among women in SuleTankarkar local government Area of Jigawa State.

1.3 Objective of the Study

This study has the following objective:

- i. To determine the scope of women functional literacy programme in Sule TankarKar Local Government Area.
- ii. To examine the impact of women functional literacy programmes in Sule TankarKar Local Government in the area of poverty reduction.
- iii. To determine the challenges faced by women attending functional literacy programme in Sule Tankarkar Local Government Area.

1.4 Research Questions

This research was guided by the following research questions:

- i. What is the scope of women functional literacy programs provided in Sule TankarKar Local Government Area?
- ii. What is the impact of women functional literacy in Sule Tankarkar Local Government area in the area of poverty reduction?
- iii. What are challenges faced by women attending functional literacy programme in Sule Tankarkar Local Government Area?

iv. **1.5 Significance of the Study**

This study is on an examination of women functional literacy programmes on poverty reduction among Women in Sule Tankarkar local Government Area Jigawa state.

1.6 Scope and Delimitation

The research project is delimited to study of determine the scope of women functional literacy, and to examine the impact of women functional literacy programmes provide to women in Sule Tankarkar local government as well as determine the challenges facing women in utilized the knowledge, attitudes, and skill, obtained through women functional literacy programmes provided by Agency for mass education. So this study is limited to SuleTankarkar local government Area only.

1.7 Operational Definition of Key Terms

The following terms are defined here under in the context of their usage in the study.

Functional Literacy: refers to literacy that is combined with the acquisition of life skills to solve problems in daily life of community members of suleTankarkar.

Women Functional Literacy: refers to literacy given to women that is combined with the acquisition of life skills to solve problems in daily life of women in suleTankarkar.

Poverty: Inability to have basic necessity of life needed among women
Poverty Reduction: Measures used to reduce poverty among community members of sule Tankarkar.

Literacy: is the ability of the sule Tankarkar people to read, write and calculate.

CHAPTER TWO

REVIEW OF RELATED LITERATURE

This chapter reviewed literature that are relevant to the topic of the research, the chapter is presented and organized under the following heading and sub-heading, Concept of functional literacy, scope of functional literacy, impact of literacy (functional literacy on women and problem of functional literacy, poverty, poverty index, consequences of poverty among women, poverty alleviation programme. Impact of literacy on poverty reduction.

2.1 Concept of Functional Literacy

The concept of functional literacy has undergone some form of evolution in the last three decades. In the past, functional literacy was conceived of as working or work oriented literacy.

However, the evolution of the concept over time still focuses on making the new literate to house his/her skills in changing peoples standard of living. However recent development and discoveries show that there is distinction between literacy that empowers and literacy that domesticates. Literacy that empowers seeks to combine both conscious raising and participation so that (the new literates) not only understand the causes of their oppression but also take steps to ameliorate their condition, (Anita Dighe 1995). In order words, functionality of a literacy undertaking is the extent to which it is able to empower the beneficiary. Four major dimensions are needed to enhance the functionality of a literacy programme for women empowerment.

Literacy to a layman is just the act of reading, writing and being able to do simple arithmetic's. This would be equated with the basic literacy which is the minimum but adequate ability to read

and write and when mention is made of basic literacy. It also describes the program design to achieve such basic skills. It is however, important to note that literacy goes beyond activities designed to teach adults to read and write simple sentences. This is because such restricted skill are of little utility (Titnus 1989) the emphasis on literacy campaign now is functional literacy. Which is focused on the achievement of a level of reading writing and numeracy adequate for effective participation in the life of one's community.

Functional literacy is the basis for the realization of full potentials of individuals as it impacts strongly on every sphere of life. Acquisition of effective literacy skills is crucial for success not only in academics, but also in personality development, occupational growth and in domestic harmony. Functional literacy which goes beyond the ability to read and write is a continuous process of training, retraining and reinventing 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. In other words, functional literacy ensures that individuals are sufficiently motivated to achieve development; self-esteem and character that will enable them live functionally in the society and consequently, achieve economic emancipation. Succinctly put, it bestows on the recipients the ability and willingness to make the right choices, face the demands and challenges of everyday life and achieve higher level of self-control (Webster, 1999).

UNESCO (1978) made a frantic effort to distinguished between literacy and functional literacy. To UNESCO a person is literate who can with understanding both read and write a short simple statement on his everyday life whereas an individual who is functionally literate is able to "engage in all those activities: which literacy is required for effective functioning of his group

and community and also for enabling him to continue to use reading, writing and calculation for own and the community development.

UNESCO (2006) reported that girls make up 60% of all out of school children and represent two third of illiterate adults . Most Nigerian females live in rural areas and they are either semi-illiterate or non-literate Aboyade,1987 and Onwubike 1999,UNESCO, 2003). A survey carried out in 2005 shows that 33.3% of females had no formal education in the North Eastern States of Nigeria (Borno, Yola, Adamawa and Bauchi). In the North Western States(Kano, Kebbi, Sokoto and Jigawa) 87.8% of females had no formal education. In the South Eastern States (Abia, Akwa-Ibom, Rivers, Imo, Cross-River, Anambra) only 36.2% of females had no formal Education. In the South West (Ogun, Lagos, Oyo, Osun, Ondo, Ekiti) at least 26.1% of females had no formal education. In the Middle Belt States (Plateau, Benue, Taraba, Niger and Kogi). They are in between the south and North in terms of average figures of female literacy (Adelabu & Adepoju 2007), (FMS 2005). Women are completely powerless in areas where females had no formal education and only a small proportion is really functionally literate and possibly ready for total empowerment. All stakeholders in education should aim at the formidable but highly desirable task of raising the status of Nigerian women through literacy for empowerment programmes. A Holistic approach to literacy for women empowerment is necessary for sustainable development of Nigeria. represented (in demographic terms) in decision making positions in all sectors of public and private life. All pronouncements by the government on women should be officially documented and implemented. Enabling environment should be created for women in all education programmes. Especially market women should be encouraged to arrange their programmes to receive functional education programme. Social mobilization is necessary for women to change their attitudes. Gender equity in access,

completion of education should be vigorously promoted in the entire formal education system. In using functional literacy to empower women, the programme should be seen in a holistic sense. The overall goals should be considered, the specific objectives have to be stated and the content methods have to be relevant to the needs of women. In raising the social, economic, political, cultural and health conditions of women, inculcation of basic literacy- numeracy and graphically skills are necessary.

Development of analytical reasoning and decision making skills are also important for their self development. Furthermore, promotion of income generation and project management skills through women cooperative activities, promotions of information- searching and related skills, with a view of inculcating the learning to learn habit should be the specific objectives of the programme. The content/method/materials of the programme should involve the learner in reading/writing, numeracy, home management and development of vocational skills. Materials needed should include a good mix of audio visual, textual and semi-textual materials, draw from a life experiences of the learner. A self instructional material that promote independent study should be supplied. The methods to be used include: Participatory approaches, learner led groups, practical projects aimed at easing the hard life of women, improving skill generating and sustaining income. These methods if applied can assist in empowering women. The case of empowerment of women should be built into the literacy programme from the first day of the programme.

The above implies that when a person is functionally literate, he is able to acquire that skill which allow him to function well on the job he is performing on a day to day basis. This term functional literacy is in contrast with functional illiteracy which is a term used to described

reading and writing skills that are inadequate to manage daily living and employment tasks that require reading skills beyond a basic level (www.wikipedia.org). illiteracy must be wiped off in Nigeria realizing that the persistence of illiteracy, which is a consequences of underdevelopment and also a major implement to development makes it impossible for millions of men and women to play an effective part in the shaping of their own destinies. Therefore efforts must be made to wage battle against poverty, and the elimination of inequalities and attempts must be made to establish relation of equity between both individual and nations (UNESCO 1980) the implication of this is that functional literacy, people will have sufficient skill is to function for their individual development as well as the development of their communities and Nigeria as a whole.

Functional literacy is more than a set of skills. It includes the ability to used these skills to solve problems in daily life both the attainment of literacy level that is functional, people will be able to handle information, express ideas and opinions, make decisions and solve problems as individual, family members, citizen of nations and as lifelong learners. Because functional literacy is a life-long process (adult literacy and numeracy Scotland gov.uk/resources/Doc 7-1 1-1 1).

Achieving functional literacy in Nigeria will mean resuscitation adult and non formal education which had hitherto being neglected in favor of formal education. Establishment of more centers for adult education in the country should be embarked upon so that everybody will have easy access to education and this become more functional on their job performance and in the community in which they have and this will be accompanied by change in attitude and behavior.

2.2 The Scope of Women Functional Literacy

A good functional literacy training helps to prepare graduates to venture into self employment and avail themselves the opportunity to set their own enterprise and eventually employ others. Thus, “ the future of the country lies in the direction of small and medium enterprises with people who are technically running them as technical skills training comes with entrepreneurship skills” Ogbechi (2005) The National Policy on Education (2004) outlines some ranges of functional literacy programs as follows:

- a) Mechanical Trades
- b) Computer Craft Practice
- c) Electrical Engineering Trades
- d) Building Trades
- e) Wood Trade
- f) Hospitality
- g) Textile Trades
- h) Printing Trades
- i) Beauty Culture Trade
- j) Business Trades

Moreover Danko (2006) also outlines some forms of functional trade occupations and enterprises, though there are numerous trades under vocational and technical education programs, which cannot be limited to the under mentioned.

- a) Agricultural Trade
- b) Business Trades
- c) Fine arts (painting and drawing)

- d) Home economic trades
- e) Technical Trades
- f) Poultry etc

The types of vocational education available under each category above are so many for easy choice, based on the interest and purpose of the learning.

2.3 Poverty

Poverty is a generic concept which scholars lack a consensus on its definition. This is because poverty affects various aspects of an individual including physical, morality, knowledge, and character among others. Anyanwu (1997) lend credence to the above where he maintains that a concise definition of poverty is elusive because different criteria are used in conceptualizing it. Poverty is seen as the inability of an individual to cater adequately for the basic needs of food, clothing and shelter. The inability encompasses social and economic obligations; lack of gainful employment, assets, self- esteem etc (CBN 1999). These social and economic incapacities make it difficult for the poor to attain a minimum standard of living. Gore (2002) explains the concept as all-pervasive. According to him, poverty is all-pervasive, where the majority of the population lives at or below income levels sufficient to meet their basic needs, and the available resources, even when equally distributed, are barely sufficient to meet the basic needs of the population. He reiterates further that pervasive poverty leads to environmental degradation. This is because people eat into the environmental capital stock to survive. This, in turn, undermines the productivity of key assets on which the livelihood depends. It should also be noted that where extreme poverty is all-pervasive, state capacities are necessarily weak.

However, UNDP used Human Poverty approach as a conceptual framework to specify some basic human capabilities, which, if absent, could result into poverty. It includes the capability to “lead a long, healthy, creative life and to enjoy a decent standard of living, freedom, dignity, self-respect, and the respect of others (UNDP, 1997).

There exist two types of poverty namely; absolute and relative. Absolute poverty also referred to as subsistence poverty is grounded in the idea of subsistence-the basic condition that must be met in order to sustain a physical and healthy existence. People who lack these fundamental requirements (sufficient food, shelter and clothing) of existence are said to live in poverty. The concept of absolute poverty enjoys universal applicability. It is held that standards for human subsistence are more or less the same for all people of an equivalent age and physique, regardless of where they live (Addison, Hulme and Kanbur, 2008).

This universal applicability of the concept of absolute poverty is not universally acceptable. It is dismissed on the ground that a definition of poverty must relate to the standards of a particular society at a particular time (Fields, 1997). Relative poverty on the other hand, is a type of poverty that exists when people though may be able to afford the basic necessities of life but are still unable to maintain an average standard of living (World Bank 1996). However, it is pertinent to note that the concept of relative poverty presents its own complexities. This is because as societies develop, understanding of relative poverty must also change.

However, Rocha (1998) argued that the general definition regarding concepts of absolute and relative poverty required qualification. While absolute poverty is theoretically associated to the vital minimum, the concept of relative poverty incorporates the concern with inequality or relative deprivation, where the bare minimum is socially guaranteed. Absolute poverty implies

the inability to attain a minimum standard of living or poverty line. The World Bank (2000) defines absolute poverty as “a condition of life degraded by diseases, deprivation, and squalor.” On the other hand, the essence of poverty, in relative term, is ‘inequality’. This implies that poverty can also be described as relative deprivation (Bradshaw, 2006).

Poverty is often described as the state or condition of living in which people have little or no money, assets, or means of support, (Overseas Development Administration, 1995). Some development economists like Burkey (1993) and Edozien (1975) define poverty with particular reference to basic human needs, which the individual must have in order to survive. A family may be said to live in poverty when it is unable to satisfy its basic needs. The basic needs concept, in its restricted sense, is concerned with food, clothing and shelter. Basic needs may also include clean air and water, an adequate and balanced diet, emotional and physical security, and climatically appropriate clothing and shelter (Burkey, 1993). Edozien (1975) defined poverty in terms of basic needs; however, the issue of poverty goes beyond the limited perspective of income and/or food. While income is an important element in the definition of poverty, the social analyst is also interested in total resources used for existence. As the Overseas Development Administration (ODA, 1995) points out, the use of aggregate income data as the sole measure of poverty may obscure the misery of people's lives, since income alone does not capture the reality of poverty in any community. The World Bank (2001) defined poverty as a pronounced deprivation of human wellbeing; which include vulnerability to adverse events outside their control, being badly treated by the institutions of state and society and being excluded from having a voice and power. Any household or individual with insufficient income or expenditure to acquire the basic necessities of life is considered to be poor (Olayemi, 1995).

According to the World Bank (1999) poverty is hunger; lack of shelter; being sick and not being able to go to school; not knowing how to read; not being able to speak properly; not having a job; fear for the future; losing a child to illness brought about by unclean water; powerlessness; lack of representation and freedoms. Sanyal (1991) and Schubert (1994) saw poverty as either absolute or relative or both. Absolute poverty is that which could be applied at all times in all societies such as the level of income necessary for bare subsistence; while relative poverty relates to the living standard of the poor to the standards that prevail elsewhere in the society in which they live.

The Encyclopaedia Britannica (Encarta 2004) defines poverty as a state of one who lacks a usual or socially acceptable amount of money or material possessions. Poverty is said to exist when people lack the means to satisfy their basic need. In this context, the poor are identified by a determination of what constitutes basic needs. These 'Needs' are "those necessities for survival" covering those who fall below the population as a whole in terms of nutrition, housing, clothing, health and education. According to (Encarta 2004) having adequate food can still place people as poor in the sense that "people without access to education or health services should be considered poor even if they have adequate food".

According to Encyclopaedia Britannica (2004) poverty can be seen from two different perspectives. "moneylessness", which means chronic inadequacy of resources of all types to satisfy basic human needs such as nutrition, rest, warmth and body care, and "powerlessness" meaning those who lack the opportunities and choices open to them and whose lives seem to them to be governed by forces and persons outside their control. That is, by people in positions of authority, by perceived "evil forces" or hard luck". In another view poverty may be seen as reflection of glaring defects in the economy as evidenced in mass penury, pauperization of the

working and professional class including artisans, mass unemployment and poor welfare services. Poverty affects many aspects of human conditions; hence there has been no universal consensus on the definition. However, three main schools of thought may be identified based on their conception and definition of poverty.

The first school of thought which shall be referred to in this work as the “Absolutists” base their conception and definition of poverty largely on wealth, income flow and consumption. In general this body of literature defines poverty in its absolute sense, as a situation where a population or section of the population is able to meet only its bare subsistence essentials of food, clothing and shelter in order to maintain minimum standard of living (Bogunjoko, 1999). Poverty denotes absence or lack of basic necessities of life including material wealth, regular flow of wages and income and inability to sustain oneself based on the existing resources available [CBN/WORLD BANK, 1999].

In a similar vein, Keely (2003) defined poverty as “a situation when the resources of individuals or families are inadequate to provide a socially acceptable standard of living, “a situation of insufficiency either in the possession of wealth or in the flow of income”.

Aluko (1975) defined poverty as “lack of command over basic consumption needs such as food, clothing and or shelter”. To this school of thought poverty exists when income and or consumption is (are) so low that people’s standard of living is below the minimum acceptable level known as the poverty line. The poverty line is based on the level of per capita income or consumption of individuals or households within a region or country. For instance, the 1990 World Development Report (WDR) classified people whose incomes fall below the upper line of

US\$ 370 (in 1985) as being poor and those whose income falls below the poverty line of US \$275, as very poor.

The second school of thought covers those who believe that income and consumption level say very little about standard of living. The phenomenon of poverty transcends beyond mere measurement of income and consumption. This school gained prevalence with the advent of the Human Development Index (HDI) in 1990. The HDI is an initiative of UNDP to provide a composite quantitative measure of both the economic and social indicators of human development. It combines a measure of purchasing power and measures of physical health and educational attainment to indicate progress or retrogression in human life. The socio political dimension to the definition of poverty requires that a minimum level of welfare be attained with regard to health, life expectancy, access to clean water, education, etc. Consequently, poverty has been described as a living condition in which an individual is faced with economic, social, political, cultural and environmental deprivations (Ajakoye 1999). Such deprivation implies not having enough to eat, a high rate of infant mortality, a low life expectancy, low educational opportunities, poor water, inadequate health care, unfit housing and lack of active participation in the decision making processes. Adedoya (1997) also gave a similar definition, but stressed lack of productive assets and lack of economic infrastructure. In what may be considered a catch all definition of poverty, Englama *et al.* (1997) depicts poverty as a “state where an individual is not able to cater adequately for his/her basic needs of food, clothing and shelter; is unable to meet social and economic obligations, lacks gainful employment, skills, assets and self-esteem, and has limited access to social and economic infrastructure such as education, health, portable water, and sanitation, and consequently, has limited chance of advancing his/her welfare to the limit of his/her capabilities” This school of thought shall be referred to as the “Welfarists.” The

third school of thought are those who had the view that poverty is a difficult concept thus, though it is difficult to be specific about the minimum level of wellbeing for the state of poverty, the poor in any given society usually stands out sufficiently in terms of severe material and socio-political and cultural deprivations for their wretched conditions to be immediately recognized. Often, the poor are known to have inadequate level of consumption (Aluko, 1975), they are illiterate with short life-span (World Bank, 1995), and cannot satisfy their basic health needs, that poverty connotes the lack of command over basic consumption needs such as food, clothing and / or shelter. Such lack of resources to meet the basic needs incapacitates the individual in protecting himself against social, economic and political deprivations.

United Nations Development Programme (1997) described poor people as “those who are unable to live a decent life” because they lack basic necessities of life. They are degraded, for in the literal sense, they live outside the grades or categories, which the community regards as acceptable. UNDP described their condition of life as being degraded by disease, illiteracy, malnutrition and squalor. They are socially inferior, powerless and isolated. This school of thought whose description is based solely on the consequences of poverty is herein referred to as the “Consequentialists”.

United Nations Development Programme (UNDP), states that, poverty is hunger, lack of shelter, being sick and not being able to see a doctor, not having access to school and not knowing how to read. Poverty is not having a job, is fear for the future, losing a child to illness brought about by unclean water. Poverty is powerlessness, lack of representation and freedom, World Bank (1994), poverty net (2004).

In what seems to be the official definition of poverty by Nigeria government, the Vision 2010 defines it thus; a condition in which a person is unable to meet minimum requirements of basic needs of food, health, housing, education and clothing (Eyo, 2006).

Nagya (2002) defined poverty as lack of materials well-being, insecurity, social isolation psychological distress, lack of freedom of choice and action, unpredictability, lack of long-term planning horizon because the poor cannot see how to survive in the present, low self-confidence and not believing in oneself.

Aku, Ibrahim and Bulus(1997) sees poverty from five dimensions of deprivation:

- a. Personal and physical deprivation experienced from health, nutritional, literacy and educational disability and lack of self-confidence.
- b. Economic deprivation drawn from lack of access to property, income, assets, factors of production and finance.
- c. Social deprivation as a result of denial from full-participation in social, political and economic activities.
- d. Cultural deprivation in terms of lack of access to values, beliefs, knowledge, information and attitudes which deprives the people the control of their own destinies and;
- e. Political deprivation in terms of lack of political voice to partake in decision making that affects their lives.

However, within the context of this study, poverty is conceptualized as lack of basic necessities for life or power to influence decision in rural communities of Kano South Senatorial District.

Poverty is a problem with many faces. One face may show the material conditions, which involve the absence or lack of goods and services for the people. Another face may depict the economic position of the people, which involve certain situations where a person or a group of persons have low income with limited resources.

The other face of poverty, which is social, affects poor through exclusion, lack of entitlement, being too dependent on others in order to live (Fasokum 2005).

- a. Poverty is lack of material well-being which is usually expressed among the citizens in terms of daily struggle to meet the most basic needs for food, water and shelter.
- b. Poverty is lack of access to healthcare delivery by which treatment could have prevented or avoided countless deaths.
- c. Poverty is lack of employment or lack of productive land or other income earning assets.
- d. Poverty is the physical pain that comes from too little food and long hour of work.

Based on the foregoing, poverty is usually a complex multidimensional problem, which has to do with lack of control over resources, including land, skills, knowledge, capital and social connections. It deprives the individuals of essential productive assets and opportunity to which every human being should be entitled.

This situation is likely to make the policy makers neglect the affected people. In addition such people are likely to have limited access to institutions, markets, employment and public services.

About 3 billion people of the world's population (one-half) live in 'poverty' (living less than \$ 2 per day). Out of this number, 1.3 billion people live in 'absolute' or 'extreme' poverty (living less than \$ 1 per day). It is important to note that women account for 70 percent of the world's people live in absolute poverty. Women who often work two thirds of the worlds working hours, producing half of the world's food, only earn 10 percent of the world's income and own less than 1 % of the world's poverty. In addition, they account for two-thirds of the world's illiterate adult while girls account for two third of the world children without access to education (UNICEF,2006).

Some key factors contributing to poverty in Nigeria include the following:

1. **Unemployment:** unemployment is a major factor contributing to poverty in Nigeria there is strong correlation between unemployment and poverty. When people are unemployed, their source of livelihood depletes overtime. The cost of living becomes high and the standard of living goes down. There are many people in Nigeria who lack the opportunity of being employed. The formal unemployed rate in Nigeria as estimated by the world bank in 2007 was 4.9% and Nigeria ranked 61 across the world countries (CIA fact book).
2. **Corruption:** Transparency international defines corruption as "the abuse of entrusted power for private gain" This has become a common act in Nigeria and it has destabilized the political system drastically. Government fund are being misappropriated on a daily basis by the leaders who only put the interest of their family and friends at heart while ignoring the masses. The corruption has eaten so deeply into the government and

economy that everyone seems to be blinded by it. Corruption has almost become an accepted way of life in Nigeria.

3. **Non-Diversification of the Economy:** oil over dependency, While Nigeria's poverty has been identified to be caused by many factors Nigeria's non diversified of the economy can be seen as a major factor. Before 1970, the Nigerian economy was driven by the agricultural sectors. The oil sector which only constituted 1% of the country export revenue in 1958 to rose to 97 percent by 1984 and has since then not gone below 90%.

In 2008, the oil and gas sector constituted about 97.5% of their export revenues, 81% of the government revenue and about 17% of GDP. In Nigeria, those in power have practically ignored other sources of income and today, Nigeria depends heavily on exporting oil.

4. **Inequality:** inequality implies a concentration of a distribution whether one is considering income, consumption, or some other welfare indicators or attributes.
5. **Laziness:** is a common disease which is virtually suffered by many Nigerian today especially those from wealthy family or households, everyone wants to be comfortable but they are not ready to work toward it. This often leads greed where people will do whatever they can do to keep the family wealth for themselves. In most families, everyone depends on the bread winner.
6. **Poor Education:** education can play a major role in reducing poverty. According to the world Bank, education is central to development. It promotes economic growth, National productivity and innovation and values of democracy and social cohesion.

2.4 Poverty Index in Jigawa State

Jigawa state is largely rural state with roughly 50% of the population living in poverty in 1997 (Annual Abstracts of statistics 1998: 81). In particular, 9.3% are living in extreme poverty and 41.4% are living in moderates' poverty. Despite the arid and rural nature of the state, the poverty status of Jigawa appears better than the national average in the area of extreme poverty at 1997. Indeed, 16.5% of the Nigerian population were found to be living in poverty in 1997 while the figure for Jigawa state was 9.3%. It is only the area of moderate poverty that Jigawa state averages is higher than national average, Jigawa state average 41.4% and the national average stands at 32% (Annual Abstracts of statistics, 1998:81).

In respect of quality life indicators, however the poverty situation in Jigawa is more clearly brought out. Data from the For summary indicators by state reveals that Jigawa has the second highest number of persons per household in the federation. A total of 93% of the population is without electricity compared to the national average of 66.4% and only 25.8% of children 6-11 years are attending school compared to the national average of 63.4% and only 25.8% of children 6-11 years are attending school compared to the national average of 63.5%.

In respect of adult literacy on 12% of adults 15 years and above are literate while national average stands at 49.4% on the gender front quality of life indicators for women are married before the age of 15 years in Jigawa state and 85.8% of all children, are not immunized before they reach their first birth day (Fos 1997: 101).

2.5 Poverty Among Women in Jigawa State

Poverty is a multidimensional phenomenon, the world development report 2000/2001 (see world Bank, 2001) summarizes the various dimensions as a lack of opportunity, lack of empowerment and a lack of security. The window of opportunity remains closed to the poor masses, and this makes them practically inactive in the society. Their lack of empowerment limits their choices in almost everything and their lack of security makes them vulnerable to diseases, violence and so on.

Poverty among women can be categorized according to the following factors;

- i. **Education:** Education can play a major role in reducing poverty: UNESCO(2002) state that women form a high percentage of the population, and as they need quality literacy education to be able to contribute their Quota to the development of the nation. There is now realization that sustainable human race (The women Folk) remain ignorant, marginalized and discriminated against. The provision of quality literacy to them will greatly improve lives and livelihood and will no doubt have a great and sustainable social and economic impact on the women and the nation in general.
- ii. **Poor Health:** as is reflected in Nigeria high infant mortality and low life expectancy, poor people in Nigeria face several health issues as they lack basis health amenities and competent medical practitioners. Most of children do not have the opportunity of being immunized and this leads to certain physical defects in some of the children like wise Nigerian infants mortality rate has been estimated to be currently 99 per 1000 births among women which implies that Nigeria has the thirteenth highest infant mortality rate in the world (CIA fact book) the infant mortality of children under the age of 5 was 189

per 1000 births in 2007. These high mortality rates are mostly due to mothers not having enough monthly to take care of their children, many mothers are also ignorant of some preventive measures such as immunizations and vaccines.

- iii. **Laziness:** Laziness is a common disease which is virtually suffered by many women who came from wealthy family. Everyone wants to be comfortable but they are not ready to work for themselves. This lead to laziness a kept them over dependency on their house, or on the bread winner of the family. Poverty is multidimensional and even though it is difficult to separate the various causes of poverty.

2.6 Consequences of Poverty on the Family

The factors responsible for poverty are many and sometimes interact in a complex way to perpetuate poverty among the rural poor. These include economic governmental, natural disasters, social stratification, biological health factors. Some of these are causal factors also form to be consequences of poverty.

- i. **Economic Factors:** The economic factor is easily the strongest factor responsible for rural poverty. In view of its power of exchange money can purchases a person's needs or services with money one can build a good house, afford good food, obtain good medical attention, get good education etc. rural dwellers who are predominantly farmers depend on their agricultural activities as their service of generating income, unfortunately, most of these people are uneducated, unexposed and ill equipped to launch their agricultural activities into viable commercial ventures. Unfortunately, not much economic activities take place in the rural dwellers depend on the city dwellers who rush in form urban areas to buy off the agricultural products.

- ii. **Biological/Health/Death Factors:** For some rural dwellers their poor living condition is as a result of physical or genetic defects such as blindness, paralysis, poor medication, physical deformity, leprosy etc are capable of causing rural poverty as well as being the effects of rural poverty to the rural poor.

Death may in fact, pose a greater threat. This is because it will suddenly terminate the life of the bread winner on whom other members of the family depend for survival. By such a sudden twist, children could drop out of school a man could become a helpless widower and a women, a widow. The entire living condition of the family could full drastically. The above factors are also the effects of poverty.

- iii. **Natural Disasters:** Since rural dwellers thrive mostly on subsistence farming, natural disasters such as draught, extreme heavy rainfall, bush burning, landslides, erosion, lest invasion etc adversely affect the agricultural productivity of rural areas.
- iv. **Illiteracy/Lack of Education:** The educational system has in fact come to occupy a strategic position as the central determinant of the economic, political, social and cultural character of a society. The importance of education in human development and the process of modernization is unquestionable. Education here means both general education and specialized education and training for specific purpose in the process of socio-economic developments production increase requires new techniques are comprehended through learning process and education.
- v. **Social/Educational Effects:** The social and educational effects of rural poverty include lack of formal education, very low level and education, unemployment, population explosion, high rate of crime and corruption, lack of education limits the extent to which

rural poor can cope with innovations, information communication technology (ICT) which lead to improvement in the rural life and standard. Ignorance of new approaches and techniques and refusal to apply new inputs make it impossible to improve beyond subsistence.

2.7 Poverty Alleviation Programmes

In Nigeria, the poverty alleviation programmes measures implementation so far have focused more on growth, basic needs and rural development approaches. However, the following programmes are the poverty alleviation measures they are;

i. The SAP Era

Conscious policy effort by government towards poverty alleviation began in Nigeria during the era of Structural Adjustment Programme (SAP). The severe economic crisis in Nigeria in the early 1 980s worsened the quality of life of most Nigerians.

The government made determined effort to check the crisis through the adoption of SAP. However, the implementation of SAP further worsened the living condition of many Nigerians especially the poor who were the most vulnerable group. This made government to design and implement many poverty alleviation programmes between 1986 to 1993. Also under the guided deregulation that spanned the period of 1993 to 1998. More poverty reduction programmes were put in place by government.

ii. (DFRRJ) the establishment of Directorate of Food Road and Rural Infrastructure was not only a radical departure from the previous programmes, but also recognized the

complementariness associated with basic needs such as food, shelter, portable water etc. DFRRI had tremendous impact on the rural area, for instance; between the time of inception in 1986 and 1993 DFRRI had completed over 278, 566km of roads. Over 5,000 rural communities benefited from its rural electrification programmes (See CBN Annual Report).

This integrated approaches to rural development, no doubt provided for the necessary basic infrastructure that can stimulate the growth of agro-allied small scale enterprises in rural areas. Furthermore, DFRRI impacted positively on food production. For instance there was a steady and significant rise in agricultural output as shown by the index of agricultural production between 1986 and 1993 (CBN, Statistical Bulletin December, 1998).

- iii. The National Directorate of Employment (NDE) was the main organ for employment creation during this period. The objectives of NDE include: to design and implement programmes to combat mass unemployment; and articulate policies aimed at developing work programmes with labour intensive potentials- Given that poverty manifests itself in the form of unemployment and underemployment, the schemes/programmes of NDE could be said to have poverty alleviation focus. For instance the directorates have four main programmes that not only creates jobs but also enhances the productivity and income earning potentials of the youths and other beneficiaries. These programmes include; the Vocational Skills Development Programme (VSD), the Special Public works Programme (SPW), the Small Scale Enterprises Programme (SSE) and the Agricultural Employment Programme.

Available evidence shows that NDE has achieved remarkable progress in respect of its various programmes. Some of these include:

The training of over 766,783 persons (including the disabled) in the National

- a. Open Apprenticeship Scheme between 1987 and 1996.
- b. Those who have benefited from the Resettlement scheme were over 106, 854 at the end of 1996.
- c. The School on Wheels Scheme had engaged youth 15,317 unemployed youths as at the end of 1994

The Special Public Works Programme has created jobs for over *154,910* persons between 1987 and 1996 (see Central Bank Annual Reports, 1992 - 1996). Besides, NDE as one of the institutions that survived the SAP era, has continued to articulate development policies and programmes with labour intensive potentials aimed at solving the unemployment problems in the country. However, the Directorate has not been adequately funded. Thus it has not been possible for NDE to cope with the needs of the ever increasing number of job applicants in the country.

- iv. The Better Life Programme (BLP) was set up to enhance the quality of life of rural women, among other objectives. Poverty in Nigeria is a rural phenomenon and the rural women are worst hit by the dreadful malady of poverty; this is due to lack of basic skill and education necessary for gainful employment. The targeting of women in the fight against poverty will no doubt reduce significantly aggregate level of poverty in the country. The Better Life Programme, therefore, tried to harness the potentials of rural

women and thereby impacted positively on their economic activities and incomes. The BLP improved the quality of life of many women through the distribution of various inputs, granting of say credits, and the establishment of various educational/enlightenment programmes. Based on available evidence, Ogwumike (1988) concluded that the BLP made tremendous impact with regard to poverty alleviation. In specific terms, the achievements of BLP include the following formation of 11,373 women cooperatives by 1993; the establishment of 3,613 processing mills as well as the distribution of farms inputs such as fertilizer to women who ordinarily would not have had access to such inputs though they can out the bulk agricultural activities. However, the success of the programme was short - lived. The programme was not only hijacked by position - seeking individuals but the resources set for the programme were diverted and used for personal enrichment.

- v. The People's Bank of Nigeria (PBN) was set up to encourage savings and provide credit facilities for the underprivileged in both urban and rural areas. Also, Community Banks (CB) were established to provide banking facilities for rural dwellers as well as to support micro - enterprises, in urban areas (Oladeji and Abiola, 1998). These two banking schemes were established in recognition of the indispensable role of finance in poverty alleviation. Although the two banking schemes had some success, many of their goals and objectives were never realized. The schemes have been bedeviled with many adverse factors including corruption and gross mismanagement. For instance, late Tai Solarin resigned as Chairman of peoples Bank because of alleged corruption executive rascality that characterized the management of the bank.

- vi. The Family Support Programme (FSP) was set up to provide health care delivery, child welfare, youth development, and improved nutritional status to families in rural areas. Also, the Family Economic Advancement Programme (FEAP) was established to provide credit facilities to cooperative societies to support the establishment of cottage industries in both rural and urban areas. The programme was also designed to create employment opportunities at ward levels, encourage tree design and manufacture of appropriate plants, machinery and equipments, and provide opportunities for the training of ward - based business operators. (Oladeji and Abiola, 1998). In a nutshell, both 15P and FEAP were designed and set up to improve the quality of life of rural dwellers. Although the FSP recorded several remarkable achievements such as the establishment of many nursery and primary schools, construction of many public toilets and the setting up of many vocational schools. Many of these projects were not properly executed and could not be sustained and many of the poor in several communities did not actually benefit from these projects while they lasted.

Nevertheless, it is important to note that most of the poverty alleviation strategies adopted in Nigeria were well focused on rural areas and on the agricultural sector. This is because poverty in Nigeria is largely a rural phenomenon with agriculture accounting for the highest incidence over the years. Besides, poverty reduction depends to a large extent on the agricultural sector,, because the sector not only provides food for consumption as well as raw materials for manufacturing activities, it is the main employer of labour especially in the rural areas.

2.8 Impact of Literacy on Poverty Reduction in Jigawa State

Unlike economic strategies, the impact of literacy in poverty eradication tends to be less direct, even though it provides long term benefits. Although literacy may not be a way of fighting it. Julius Nyerere, Former President of the United Republic of Tanzania expressed this (Education and poverty eradication 2001). Nonetheless, education is pivotal in breaching the vicious cycle of poverty and social exclusion. The foremost agent of empowerment is education or literacy.

Literacy is the only passport to liberation as well as to political and financial empowerment. It brings about a positive change in our lifestyles. It has the benefit of increasing earning, improving health and increase productivity.

UNESCO has therefore committed itself to addressing the poverty challenge through all its field of competence, especially through education. It emphasizes the critical role of both formal and informal education in the achievement of poverty eradication and other development goals as envisaged in the millennium declaration. In particular, it endorses the use of basic education and training for eradicating illiteracy. It strives for expanded secondary and higher education as well as vocational education and technical training especially for girls and women, the creation of human resources and infrastructure capabilities and the empowerment of these living in poverty.

In this context education plays an important role (Education and poverty eradication 2001) UNESCO has initiated a programme in education that will contribute towards poverty eradication.

A consultation held on the role of eradication in poverty eradication with representatives of other agencies and from governments (UNDP), UNICEF, The World Bank, WHO, Netherlands Cooperation, Malawi, Guinea, Sentro- NGO in Malawi) was to achieve this aim.

No country has succeeded if it has not educated its people. Not only education important in reducing poverty, it is also key to wealth creation.

2.9 The Impact of Women Functional Literacy in Jigawa State

In its original formulation, functional literacy is not restricted to reading, writing and reckoning. It should also contribute to the preparation of the individual for social, civic and economic roles (Dorvlo, 1992). Hagar (1992) has stressed that functional literacy aims to promote a holistic approach to development with man as a whole person in the centre. Freire (1992) has noted that functional literacy should create the awareness of the living conditions of learners and therefore should lead to solving common problems facing learners.

The MOE Ghana (1992) has recognized the contribution of functional literacy as having to do with learning to read and write about the activities we everyday engage in our lives, problems and needs. Functional literacy is therefore based on the learner's problems, needs, interests and aspirations with the hope of finding solutions to them.

Functional literacy enables learners to share information and new ideas. It also helps in the planning of activities within the learners' localities. The United States Government (as cited in UNESCO, 1983) has defined functional literacy as "possession of the essential knowledge and skills that enables an individual to function in his/her environment at home, in the community and in the work place" Functional Adult Literacy will bring about development of human beings

who will remain central to all development efforts. The major problem facing Nigeria are hunger, poverty, unemployment and under development. The solution lies in adult education since European Scientific Journal March edition vol. 8, No.5 ISSN: 1857 — 7881 (Print) e - ISSN 1857- 7431 216 when people are functionally literate, they will think on being self- reliant and thus make a living that will lift them above poverty level as it is one of the major objectives of the Nigeria National Development Plans to build a united, strong and self-reliant nation. To build this type of nation, there is need for the people to be literate because no nation can be strong with a vast majority of her citizens being illiterate and living in ignorance.

When functional literacy is entrenched in people, they can participate meaningfully at the political level and thus coming to self-fulfillment. For Nigeria to move meaningfully Forward in its economic, social, cultural and political development, its adult population must not be neglected in educational matters.

With the establishment of the Agency for Mass education in all the states of the federation and other bodies established for public awareness and education like National Orientation Agency (NOA), National Directorate for Employment (NDE), there is hope for functional literacy being entrenched in our adult populace.

Functional adult literacy may be a powerful tool for empowering the less privileged in our communities especially if they are able to apply their new learning skills. Adult literacy is thus beneficial to the extent that it reduces ignorance and poverty and brings awareness to people. (Uganda: www.ifad.org).

Functional adult literacy will help improve people's health. It has been discovered in the United States that there is a link between low literacy and poor health and so World Health distributes materials on adult literacy and English skills and advocates for public awareness and policy changes to emphasize the powerful connections between low literacy and poverty and health outcomes (Literacy and Health. www.worlded.org).

Other benefits of the women functional literacy include the following among others:

More Opportunity to Earn Income: One 27-year-old woman had gone to school up to class five, but was unable to receive any additional education. Over the years, she never had the opportunity to learn to read and write and had lost her confidence. She joined the center and now assists the teacher. If the teacher is in the field conducting training, she is responsible for running the center. In another similar case, a woman has started a farmer resource center in the village. Through this center, she sells seeds, pesticides and other agricultural inputs. She has learned to identify the right packaging, calculate the transactions and manage the center's finances.

Increased Mobility: When women come to the centers, they adjust the timing of their other responsibilities accordingly. They attend trainings and meetings, and participate in other group activities. This has given them an opportunity to move out alone from their houses and see the world outside their villages.

Increased School Enrolment for Girls: The literacy program has motivated and encouraged women learners to educate their children, particularly girls, by enrolling them in school.

As women realize the importance of education, more and more girls, especially in the secondary classes, are receiving opportunities to continue their education.

Opportunities for Disabled Women: A Deaf. She never had an opportunity to go to school. In their area, a learning center opened in her village. She began going to the center and within a month, she learned to write her name, the names of her family members, the name of her teacher and the name of her village. She can also count from 1-50 and do simple calculations.

Being Part of SHGs and Accessing Credit: Many women who were not members of SHGs but started coming to learning centers, have gradually become a part of SHGs too. They now have 15 cluster, 14 had stopped going to school after passing class 5. The middle school was a small distance from her home, thus her parents decided to discontinue her studies. But since her mother has been coming to the learning center, she has insisted that father let her continue her studies. This makes her happy that she is enrolled in school again. Financial management skills and the ability to increase income and access credit.

Women who attended the learning center participated in the event with great enthusiasm. They staged a play on their right to education, demonstrating the obstacles that women face in coming to the learning centers. Women from other learning centers learned about speaking out against domestic violence. Some women shared their individual stories of how the literacy centers impacted their lives. These women practiced a lot before finally coming on the stage. Their preparation and participation gave new dimensions to the women's organizing capacity and collective work.

Series of One-day Gender Trainings: In October 2011, a series of one-day gender training were conducted. Women from three centers got together and the facilitators (the local district coordinator and the program manager) conducted interactive exercises and discussions with the participants. The trainings focused on three specific messages) women matter ii) their work is important and iii) they have a right to be involved in decisions on spending family income. The trainings were free and were done in common places such as school buildings. Other festivals that women found their own ways to celebrate include: Kaka festival, Assure, and other ceremonies.

2.10 Challenges of Women Functional Literacy

Ayodele, (2013). Outline some of the challenges as follows:

Regular Attendance: Regular attendance is a big issue, especially during the planting and harvest seasons. Those who go to work as daily laborers are also not able to attend classes regularly. We tried to shift the regular timing of classes to suit the needs of the learners.

Intermittent problems by the participants' families: During the early stages of developing the center, it was common for women to hear discouraging words from their family and the community. Gradually, the families and larger community became supportive of the women as they understood their new potential in generating income and becoming leaders.

Training new educators when the original educators cannot continue in their role: In the three cases where educators could not continue in their role, it was challenging to find a woman who was both literate and who had her family's support, and then train the educator midway through the program.

Problems in identifying the place for the center: We initially thought that common community spaces such as a school building would be the communities' contribution for running these centers. However, we soon realized that although there was a lot of available infrastructure in the villages, using them in accordance with government rules and regulations proved to be difficult. Except in two instances, learning center activities were conducted in someone's house or field. When it was organized in people's houses, there were sometimes caste issues. The people of a higher caste would not go the house of the people of lower caste to study. We organized a village meeting to resolve this.

Capacity Building of Educators: Since all the educators were chosen from within the community, they were initially skeptical of engaging in literacy activities. They were all born brought up in a submissive atmosphere to follow all the norm of being a "good daughter in-law

2.11 Summary of Literature Review and Uniqueness of the Study

The chapter reviewed literature related to the topic or focus on the types of programme being offered by Sule Tankarkar agency for mass education on women functional literacy programmes

on reducing poverty among women. The review also focus on the concept of related topic of the same programmes at state and national on women education and the programmes that when given to women will help to improve their lives and will reduce poverty among women at local level or state level or nations. However, women functional literacy may be a powerful tool for empowering the less privileged in our communities especially if they are able to apply their new learning skills. It also highlighted irregular attendance, intermittent problems by participants, and inappropriate locations of the centre among others as the major challenges of the Women Functional Literacy Programme.

The study is unique because while other studies are focusing on functions, history and challenges of womenfunctional literacy, this study focuses on the impact of women functional literacy programmes on poverty reduction among women in Sule Tankarkar local government area of Jigawa State of specific uniqueness of the study was the focus of this study on women who are described by many scholars as disadvantaged in a number of occasion.

CHAPTER THREE

METHODOLOGY

This chapter describes the methodology that was adopted in conducting this study, under the following research design, population, sample and sampling procedures, data collection instruments, validation of the research instrument, reliability of the research instruments, procedure for data collection, and method of data analysis.

3.1 Research Design

The study employed the survey research, in order to make an examination of the impact of women functional literacy programmes on poverty reduction among women in Sule Tankakar local government area in Jigawa state. This is because the research determine the scope of women functional literacy in Sule Tankakar local government area and to examine the impact of women functional literacy to women in Sule Tankarkar local government area and to determine the challenges facing women functional literacy in Sule Tankakar local government area. Survey research design was adopted because is a research in which information about a population for a study is inferred base on the responses of a sample selected from that population (Barkker, 1996) survey research involve collecting data to test hypothesis or to answer question about people opinion on some specific topic or issues.

Ache (2011) further stated that survey research is one in which group of people or items is studied by collecting and analyzing data from few people considered to be the representative of sample of the entire population in survey research. Questionnaire is going to be used as mechanism for data gathering techniques.

3.2 Population and Sample

3.2.1 Population of the Study

The population of this study comprises of all women participants of the Functional Literacy Training Programmes provided by the Jigawa state Agency for Mass Education between 2008-2014 in Sule Tankarkar Local Government Area of the Jigawa State. According to data obtained from Jigawa State Agency for Mass Education there are five hundred and fifty (550) women participants of the function Literacy Training provided by the Agency in Sule Tankarkar local government area of Jigawa state

3.2.2 Sample Size

A total of two hundred and twenty five (225) participants were used as a sample size of the total population of the study in line with Krejcie and Morgan (2006).

3.2.3 Sampling Procedure

The sample for the study was drawn through simple random sampling procedure. Simple random sampling technique is a process of selecting sample size in which each member of the population has an equal chance of being selected (Sambo 2005) with simple random sampling technique. Each member of the population stands a chance of being included or excluded in the sample size (Ani 2006) in using simple random sampling procedure, the researcher will adopt the 'hat and draw method' which is also commonly referred to as balloting. In using this method all the names of the people who compose the population were listed and a paper was prepared in a container in which the selection was done randomly.

3.3 Data Collection of Instruments

For the purpose of collecting data for the study, the researcher used a self- developed instruments named questionnaire for women functional literacy (QFWFL) which consists of four section i.e. section A-D. Section A consist of demographic data of the respondents.

Section B consists of the question related to research objective on the scope of women functional literacy. Section C also consists of technical question which is related to research objectives on the impact of women functional literacy. Section D also consist of research objectives on the challenges of the programmes of women functional literacy and in answering these questions the respondents are expected to answer objective and fill in the blank and the question are made up of 18 questions.

3.4 Validation of the Research Instruments

3.4.1 Validation of the research instrument

The instruments was given to the supervisor and two other experts in the field of measurement and evaluation for content and face validity and correction adjustment and correction was made accordingly with the corrections identified by the experts and the supervisor.

3.4.2 Reliability of the Instrument

To establish the reliability of the instrument, test- re-test method will be employed. The researcher will pretest the instrument on some other subjects not covered by the sample or not included in the study at an interval of two weeks using Spearman's rank order correlation coefficient. Then the scores were recorded separately and at the end the result was correlated and

the reliability coefficient of 0.50 was obtained. This showed that the instrument reliable for this study.

3.5 Procedure for data Collection

In order to facilitate the collection of data for the research, the researcher used five trained research assistants to assist in the data collection. The research assistants were trained on how to administer the instrument. They distributed the questionnaire to the respondents and thereafter, the responses were collected and collated for analysis. The respondents were also assured of confidentiality of their responses.

3.6 Method of Data Analysis

The data obtained was analyzed using frequency counts and simple percentages.

CHAPTER FOUR

DATA ANALYSIS, RESULTS AND DISCUSSIONS

This chapter presents the result of data collected based on the research questions. These consist of demographic data of respondents, data presentation and analysis, summary of findings and discussion.

Table 4.1.1: Demographic Characteristics of the Respondent

S/N	VARIABLE	OPTION	FREQUENTLY	PERCENTAGE (%)
I	Gender	Male	0	0
		Female	225	100
	Total		225	100%
ii	Agep	18-23	50	22.2
		24-29	25	11.1
		30-34	75	33.3
		35-40	75	33.3
	Total		225	100%
iii	Marital status	Marriage	65	26.6
		Single	50	22.2
		Divorce	65	28.8
		Widows	50	22.2
	Total		225	100%

Table 4.1.1 shows the demographic data of the respondents. Accordingly, are female and also the table that shows 22.2 of the respondents representing 50 between age of 18-23 years and 11.1 of the respondents representing 25 group, with 24-25 years of age, 33.3 of the respondents representing 75 between age of 30-34 years while 33.3 respondents representing 75 between age

of 35-40 years, while 26.6 respondent representing 60 of those with the marriage while 22.2 respondents represent 50 groups of single, also 28.8 respondents representing 65 divorced groups, while 22.2 respondents representing 50 widowed.

4.1.2 Research Question One: What is the scope of women functional literacy programs provided in Sule Tankerkar local government area?

This research question was answered using frequency counts and percentage and data presented in the following table:

Table 4.1.2: Scope of Women Functional Literacy Programs provided in SuleTankarkar

Local Government Area.

S/N	VARIABLE	OPTION	FREQUENTLY	PERCENTAGE (%)
1	Which of the women functional literacy programmes have you attended	Tailoring	50	22.2
		Knitting	25	11.1
		Ties & dying	25	11.1
		Soap& pomade	50	22.2
		Beads making	20	8.8
		Interior decorating	30	13.3
		Leather work	25	11.1
	TOTAL		225	100%
2	What is the duration of the programme	a. Six month	75	28
		b. Eight Month	50	24
		c. Twelve Month	50	24
		d. Two Years	50	24
	TOTAL		225	100%
3	What type of approaches are you using while conducting the training	a. School Compound	60	26.6
		b. Vocational center	55	24.4
		c. Women dev center	57	25.3
		d. Others	53	23.5
	TOTAL		225	100%
4	Who are the functional literacy facilitators	a. Women dev officer	100	44.4
		b. Agency facilitators	100	44.4
		c. The NYSC	25	11.2
	TOTAL		225	100%
5	Who provides the functional Literacy Training	a. Jigawa State Agency	100	44.4
		b. Sule LGA	100	44.4
		c. Others	25	11.2
	TOTAL		225	100%

Table 4.1.2 shows the number or scope of women functional literacy programs offered or provided by Sule Tankarkar local government agency for mass education in reducing poverty among women and the following above table are category of frequency and percentage the 22.2

respondents representing 50 members of tailoring groups. While 11.1 respondents representing 25 groups for knitting, also 11.1 respondents representing 25 groups for tie and dying, also 22.2 respondents representing 50 groups for soap and pomade making, while 8.8 respondent representing 20 groups for beads making and 13.3 representing 30 for interior decoration, and 11.1 respondents representing 25 for leather work groups. With regards to the duration of the programme the result indicates that 75 of the respondent have agreed on 6 month which makes 28 %, while only 50 agreed with 8 month which makes 24% and about 50 agreed with 12 month which is 24% respectively and only about 50 of the respondent agreed with 2 years which is also 24% respectively.

In the case of types of approaches to be used it indicates that 60 of the respondent deposed the use of school compound which is about 26.6% while those indicates vocational center 55 which is 55 of the total respondent, and those who indicates women development center are 57 which is 25.3% and those who indicates others are 53 which is 23.5% respectively. Also with regards to facilitators the respondent indicates that 100 of them deposed women development officer which is 44.4% while also 100 indicates. Agency facilitators which is also 44.4% and only 25 indicates the NYSC which is 11.2%. in the case of provision of functional literacy the respondent indicates Jigawa State Agency for Mass Education are 100 which is 44.4% while another 100 deposed Sule Tankarkar Local Government which is 44.4% and only 25 among the respondent indicates others which is 11.2% respectively.

From this interpretation, one can deduce that the scope of women functional Literacy Programmes as provided to women in Sule Tankarkar Local Government Area consists of Seven

vocational trades such as Tailoring, Knitting, Soap and Pomade making, Bead making, Interior decoration, tie and Dyeing and Leather works hence, the research questions has been answered.

4.1.3 Research Question Two: What is the impact of women functional literacy to women in Sule Tankarkar local government area, JigawaState.

The research question was answered using frequency count and simple percentage. Result of the data generated is tabulated as follows:

Table 4.1.3 The Impact of Women Functional Literacy in Reducing Poverty.

S/N	VARIABLE	OPTION	FREQUENCY	PERCENTAGE
1	Have you benefited from any functional literacy training	a. Yes	215	95.5
		b. No	10	4.5
	TOTAL		225	100%
2	From which of the women functional literacy programme have you benefitted	a. Tailoring	60	26.6
		b. Knitting	55	24.4
		c. Die and Tie	57	25.3
		d. Leather Work	53	23.5
		e. Interior decoration	0	0
	TOTAL		225	100%
3	Did functional literacy programme reduced poverty in your community	a. Yes	215	95.5
		b. No	10	4.5
	TOTAL		225	100%
4	How does the functional literacy contribute to reduction of poverty	a. increase socio-economic status	100	44.4
		b. Occupational skill	100	44.4
		c. Help self employment	25	11.1
	TOTAL		225	100%
5	What economic service do you render to your community as a result of	a. Provision of training to others	60	26.6

	your participation in FLT.	b. Reduction joblessness	55	24.4
		c. Reduction of crimes	57	25.3
		d. Self reliant	53	23.5
	TOTAL		225	100%

Table 4.1.3 indicates that those who benefited from the programmes of FLT are 95.5 respondents representing 215 while 4.5 respondents representing 10. With regards to the benefit of functional literacy the respondent indicates that 60 of the respondent indicates tailoring which is 26.4%, while 55 indicates knitting which is 24.6% and only 53 deposited die and tie which is 23.5% and finally only 25 indicates others which is 11.2% respectively. Also the result indicates that functional literacy reduced poverty the respondent that said yes are 215 which is 95.5% and only about 10 deposited no which is 4.5% respectively. And the other groups who perceive impacts scores the following 44.4 respondents representing 100 and also 44.4 respondents representing 100 have benefited in reducing poverty, while 11.1 respondents representing 25 have benefited in self employment on the variable of activities of FLT in relation to economic service to community development in terms of providing training to others the table shows that 26.6 respondents representing 60. While in reduction of jobless 24.4 respondents representing 50 while 25.3 respondents representing 57 in the groups of reduction of crimes. Also 23.5 respondents representing 53 category of self reliance the programmes was very helpful.

From this interpretation, one can deduce that women functional literacy programme in Sule Tankarkar Local Government Area women have gain or have benefitted a lot towards education or self-reliant, occupational skills for life, reduction of poverty among women in the community and provision of educational training to others in the community.

4.1.4 Research Question Three: What are the challenges of women functional literacy in the programmes of functional literacy training (FLT) programme.

The research question was answered using Frequency count and percentage.

Table 4.1.4 Challenges of women Functional Literacy Programme

S/N	VARIABLE	OPTION	FREQUENCY	PERCENTAGE
I	Are there any challenges facing the programmes	a. Yes	185	82.2
		b. No	40	17.7
	TOTAL		225	100%
2	What are those or problems challenges	a. Inadequate facilities	150	66.6
		b. Poor understanding of the FLT	50	22.2
		c. Financial problems	25	11.1
	TOTAL	225	100%	
3	What are the causes of the challenges	a. Political interest	120	53.3
		b. Personal sentiments	80	35.5
		c. Ignorance	25	11.1
	TOTAL		225	100%
4	Does this problem have linkage with participant interest	a. Yes	205	91
		b. No	20	8.8
	TOTAL		225	100%
5	In which ways does this problem be solved	a. Through mass awareness	150	66.6
		b. Mobilization	55	24.4
		c. Counseling and Rehabilitation	20	8.8
	TOTAL		225	100%

Table 4.1.4 show that 82.2 respondent representing 185 on those who support that there are challenges and 17.7 respondents representing 40 group of no challenges, while 66.6 respondents

representing 150 who support of the inadequate of facilities, while 24.4 respondents representing 55 groups who related the challenges in relation to poor understanding and awareness, while 8.8 respondent represent 20 who related the causes of the challenges to financial problems. While 53.3 respondents representing 120 who related the causes of the problems on political interest and 35.5 respondents represents 80 who related the causes of the problems of functional literacy training to personal sentiments and 11.1 respondents representing 25 who related the causes of the problems to ignorance. With regards to the linkage of problem with participant the respondent indicates that about 205 deposed yes which is 91%, while only 10 deposed no which is 9% respectively. Also incase of ways to solve this problem the respondent indicates that 150 agreed with mass awareness which is 66.6%, while about 55 deposed mobilization which is 25.6% and only 20 of the respondent deposed counseling and rehabilitation which is 7.8% respectively.

From this interpretation, one can deduce that women functional literacy have face certain challenges as mention in table 4.1.4 among the challenges have include, financial problems, inadequate facilities, ignorance, political interest and poor or lack of community mobilization and awareness. And all those stated question have been answered

4.2 Summary of Findings

At the end of the study the following major findings were deduced:

- i. That the scope of the women functional literacy programmes in Sule Tankarkar local government area, includes tailoring, knitting, soap and pomade making leather work, interior decoration and bead making.
- ii. That the impact of women functional literacy programmes include reducing poverty, as well as empowering them to have occupational life skills, self-reliant and increase their socio economic skills.
- iii. That the challenges facing women functional literacy includes shortage of finance, political obstacles, personal sentiment, Lack of participation and problem of Mass mobilization of the community members especially in selecting the beneficiary.

4.3 Discussion of Findings

In Jigawa State, the Agency for Mass Education has embarked upon functional literacy programmes aimed at promoting the social and economic lives of women. Table 4.1.2 shows the goal of the full integration of women into the social and economic lives of the community as a means of empowering them to be self-reliant and to enable the women folks across the state to continue to acquire necessary skills in the seven vocational trades such as, tailoring, knitting, ties and Dying, Soap and pomade making, beads making, Interior decoration, Leather works and also to be able to obtain life skills. These programmes are being coordinated in every Local Government Area in which Sule Tankarkar was among the beneficiaries of the women functional literacy programmes. Poverty among women in Jigawa state seems to be part of the reasons why women are disadvantaged economically and socially. This is in line with Qwoade (2005) considered adult education as referring to all education provision for adults. It is an integral part of social, political, economic and cultural process. It may include literacy, primary health care

and some handicraft skills, education and retraining for the formal and informal sectors of the economy. Literacy According to Aderinyaye (2008), defines literacy as a complex set of abilities to understand and use the dominant symbol system of a culture for personal and community development. In a technological society, the concept is expanding to include the media and the electronic text, in addition to alphabets and numbers. He equally submitted that individuals must be given lifelong learning opportunity to move along a continuum that includes reading, writing and the critical understanding and decision making abilities they need in their communities.

In its original formulation, functional literacy is not restricted to reading, writing and reckoning. It should also contribute to the preparation of the individual for social, civic and economic roles (Dorvlo, 1992). Hagar (1992) has stressed that functional literacy aims to promote a holistic approach to development with man as a whole person in the centre. Freire (1992) has noted that functional literacy should create the awareness of the living conditions of learners and therefore should lead to solving common problems facing learners.

A good functional literacy training helps to prepare graduates to venture into self employment and avail themselves the opportunity to set their own enterprise and eventually employ others. Thus, “ the future of the country lies in the direction of small and medium enterprises with people who are technically running them as technical skills training comes with entrepreneurship skills” Ogbechi (2005) The National Policy on Education (2004) outlines some ranges of functional literacy programs as follows:

- k) Mechanical Trades
- l) Computer Craft Practice
- m) Electrical Engineering Trades

- n) Building Trades
- o) Wood Trade
- p) Hospitality
- q) Textile Trades
- r) Printing Trades
- s) Beauty Culture Trade
- t) Business Trades

Moreover Danko (2006) also outlines some forms of functional trade occupations and enterprises, though there are numerous trades under vocational and technical education programs, which cannot be limited to the under mentioned.

- g) Agricultural Trade
- h) Business Trades
- i) Fine arts (painting and drawing)
- j) Home economic trades
- k) Technical Trades
- l) Poultry etc

The types of vocational education available under each category above are so many for easy choice, based on the interest and purpose of the learning.

Table 4.3 stated that As with regard to the impact of the programmes, the respondents have majority on agreed upon the advantage they have receive, socially, economically as well as educationally and politically benefits. Because a lot of achievements have been drive among which includes education for self-reliant, reduction of poverty among women, improving the community at large, self-employment, at last only few of them have not understood the

beneficiary of the programme. This is in accordance with Dighe, A (1995). Which indicates the major impacts as: *More opportunity to earn income: Increased Mobility, Increased school enrolment for girls, Opportunities for disabled women, Being part of SHGs and accessing credit Series of oneday gender trainings.*

In its original formulation, functional literacy is not restricted to reading, writing and reckoning. It should also contribute to the preparation of the individual for social, civic and economic roles (Dorvlo, 1992). Hagar (1992) has stressed that functional literacy aims to promote a holistic approach to development with man as a whole person in the centre. Freire (1992) has noted that functional literacy should create the awareness of the living conditions of learners and therefore should lead to solving common problems facing learners.

The MOE Ghana (1992) has recognized the contribution of functional literacy as having to do with learning to read and write about the activities we everyday engage in our lives, problems and needs. Functional literacy is therefore based on the learner's problems, needs, interests and aspirations with the hope of finding solutions to them.

Functional literacy enables learners to share information and new ideas. It also helps in the planning of activities within the learners' localities. The United States Government (as cited in UNESCO, 1983) has defined functional literacy as "possession of the essential knowledge and skills that enables an individual to function in his/her environment at home, in the community and in the work place" Functional Adult Literacy will bring about development of human beings who will remain central to all development efforts. The major problem facing Nigeria are

hunger, poverty, unemployment and under development. The solution lies in adult education since European Scientific Journal March edition vol. 8, No.5 ISSN: 1857 — 7881 (Print) e - ISSN 1857- 7431 216 when people are functionally literate, they will think on being self- reliant and thus make a living that will lift them above poverty level as it is one of the major objectives of the Nigeria National Development Plans to build a united, strong and self-reliant nation. To build this type of nation, there is need for the people to be literate because no nation can be strong with a vast majority of her citizens being illiterate and living in ignorance.

When functional literacy is entrenched in people, they can participate meaningfully at the political level and thus coming to self-fulfillment. For Nigeria to move meaningfully Forward in its economic, social, cultural and political development, its adult population must not be neglected in educational matters.

With the establishment of the Agency for Mass education in all the states of the federation and other bodies established for public awareness and education like National Orientation Agency (NOA), National Directorate for Employment (NDE), there is hope for functional literacy being entrenched in our adult populace.

Functional adult literacy may be a powerful tool for empowering the less privileged in our communities especially if they are able to apply their new learning skills. Adult literacy is thus beneficial to the extent that it reduces ignorance and poverty and brings awareness to people. (Uganda: www.ifad.org).

Functional adult literacy will help improve people's health. It has been discovered in the United States that there is a link between low literacy and poor health and so World Health distributes

materials on adult literacy and English skills and advocates for public awareness and policy changes to emphasize the powerful connections between low literacy and poverty and health outcomes (Literacy and Health. www.worlded.org).

However, on the issues of challenges facing the programmes of women functional literacy in Sule Tankarkar Local Government the table 4.4 above indicated that those who identified the problem constitute the different reason which include the problems of finance as major problem and secondly by political bias or difference which also rated as the problems of the programmes, and lastly the personal sentiment by some respondents which resulted to discouragement of the participants. Other challenges include problems of ignorance in making the beneficiary to be aware of the programmes benefits. This is in line with Ayodele, (2013). Outline some of the challenges as follows:

Regular Attendance: Regular attendance is a big issue, especially during the planting and harvest seasons. Those who go to work as daily laborers are also not able to attend classes regularly. We tried to shift the regular timing of classes to suit the needs of the learners.

Intermittent problems by the participants' families: During the early stages of developing the center, it was common for women to hear discouraging words from their family and the community. Gradually, the families and larger community became supportive of the women as they understood their new potential in generating income and becoming leaders.

Training new educators when the original educators cannot continue in their *role*: In the three cases where educators could not continue in their role, it was challenging to find a woman who was both literate and who had her family's support, and then train the educator midway through

the program. Problems in identifying the place for the center. We initially thought that common community spaces such as a school building would be the communities' contribution for running these centers. However, we soon realized that although there was a lot of available infrastructure in the villages, using them in accordance with government rules and regulations proved to be difficult. Except in two instances, learning center activities were conducted in someone's house or field. When it was organized in people's houses, there were sometimes caste issues. The people of a higher caste would not go the house of the people of lower caste to study. We organized a village meeting to resolve this.

Capacity Building of Educators: Since all the educators were chosen from within the community, they were initially skeptical of engaging in literacy activities. They were all born brought up in a submissive atmosphere to follow all the norm of being a "good daughter in-law.

CHAPTER FIVE

SUMMARY, CONCLUSION AND RECOMMENDATIONS

This chapter presents the summary, conclusion and some recommendations as they relate to the study.

5.1 Summary

The study examined an examination of the impact of women functional literacy programmes on poverty reduction among women in Sule Tankarkar local government area in Jigawa state. The study began with background to the study where focus on the women functional literacy globally, nationally state and local level on how the local government of Sule Tankarkar engage with programmes also the chapter have discovered poverty and poverty level within the certain level.

Related literature were also reviewed must on concepts like women functional literacy, literacy, poverty, poverty reduction, poverty alleviation programmes, poverty index, impact of functional literacy on women, consequences of poverty etc and summary and uniqueness of the study.

The researcher adopted a survey design which allowed for the study of a sample and finding generalized on the entire population. A sample of 225 was used for the study and this was randomly selected from a members or participants of the woman functional literacy programmes in Sule Tankarkar local government Area. A researcher instrument were used for the study i.e. questionnaire for the women functional literacy [QFWFL] the collected data was scored and entered into the statistical packages for social sciences (SPSS) for data analysis.

Result from the study indicated that the participants are fully engaged in the programmes of women functional literacy on period of years from 2008 to date.

The functional literacy programmes supported the women to a better social life and economic life as well as empowered them on their various localities. The major benefits that participants will drive is self employment, occupational life skills, and empowering the women to become self reliant and reduction of poverty in the community.

5.2 Conclusion

The study indicate the role played made by government of Jigawa state in collaborating with the local government and other Agency like ministry of women Affairs on joint task to provide this programmes which give impact to women socially, economically, and politically etc. The programmes was found to be beneficial which is evident in the major finding of the study that indicated really participants of women functional literacy programmes been a member have gain a lot from the programmes.

5.3 Recommendations

- i. Based on the finding of the research, the following recommendations are made:

That the scope of the women functional literacy programme in Sule Tankarkar L.G.A should be widen to encompasses more skills for the women

- ii. That the government and other stakeholders should involve all graduates of the programme in various activities so as to utilize the education they receive to put into practice and train others.

- iii. The government Should improve the quality and standard of functional literacy through manpower and equipment provision including transport and other incentives for motivating the participants.

REFERENCES

- Adedokun, M.O. (2008). Introduction to Adult Education. Ibadan; Bolmor key Books Publication.
- Adekola, G. and Abanum, B. (2010). Adult Literacy for Rural Development in Rivers State, Nigeria. National Conference of Nigeria. National Council for Adult Education (NNCAE), University of Ibadan, Ibadan.
- Anita Dighe (1995) 'women literacy and empowerment' the Nellore experience," in Carolyn medelanonvevo (ed.) women education and empowerment. Pathways towards autonomy, UNESCO p. 39-46.
- Annual abstract of federal office statistic (1998) poverty and welfare In Nigeria. National planning commission, Abuja Nigeria
- Arko, A.D. and Addison, K. (2009). The Impact of functional Literacy on Socio-economic live of Beneficiaries: A Case Study of Agona District of Ghana.
- Ayodele, A.L Aregbeyin, J.B Taiwo, Chede, L. N, Adewusi and Adeoyew (2003) macroeconomic perspective of poverty in Nigeria in Ajakaiye, D. O and olomola, A. S (eds) poverty in Nigeria a multidimensional perspective NIGER and SISERA
- Ayodele, J.B. and Adedokun, M.O. (2013). Towards Achieving Functional Adult Literacy.
- Bhola, H. S. (1995). Functional Literacy, work Place literacy and Technical and Vocational Education: Interfaces and Policy Perspectives, Section for Technical and Vocational Education. UNESCO, Paris.
- Danko. A.L (2006) definite, scope, philosophy objective and characteristic of vocational and technical education in entrepreneurship education for study (2 ed)
- DFID, 2000 Nigeria, country Strategy paper, Abuja.
- DFID, 2001 Jigawa Enhancement of Wetlands livelihoods (JEWEL) Project Terms of Reference.
- Dighe, A. (1995). Women Literacy and Empowerment the Nellore Experience, In Carolyn, Model Anovevo (ed.) Women Education and Empowerment. Pathways Towards Autonomy, UNESCO pp. 39
- Dorvio, L.T. (1992). "Some Fundamental Issues in Functional Literacy." *Ghana Journal of Literacy and Adult Education* 1(1), pp. 15-28.

Education and Poverty Eradication, (2001), International workshop on Education and Poverty Eradication Kampala.Uganda, 30, July to 3 August 2001<http://www.unesco.org/educational/poverty/news.shtml>.

Education for All (EFA), Global Monitoring (2005).

Egbo B (2000) gender literacy and life chance in sub-sahara Africa Cleveland buffalo sydnary, multilingual matters

Egunjobi, L. (2005). Women Empowerment: Perspectives and prospects. Ado-Ekiti, Faintain Publishing Company.

Fasokon T. o, (2004), “policy issues in poverty reduction through adult education” in Julia preece (ed) adult education and poverty reduction. A global priority a paper presented and published at the conference held at the University of Botswana, 14- 16 June

Federal Government of Nigeria

Federal Government of Nigeria (1994).Family and Support Programme. Abuja: Tonem Publishing.

Federal Office of Statistic 1997 Major Social Indicators, by local Government Areas, Nigeria 1993/4, Lagos.

Federal Office of Statistics 1999, Annual Abstract of Statistics, 1998 edition, Abuja.

Federal Statistics (1999) poverty profile for Nigeria: 1980-1996 Ogwumike, F.O. (1987) poverty and basic needs: an approach to development in Nigeria, unpublished Ph.D thesis, department of economics, university of Ibadan

Freire, P. (1992) cultural action for freedom. London: penguin

Function literacy: www.wikipedia.org/wiki/functionality-literacy-2010/2011

Green, R.A. (1997). Adult Education and National Development; Notes Towards an Integrated Approach: Bonn German Adult Education Association Inc.

Jigawa State Agency For Mass Education,(2013), Annual Report on Functional and Women literacy:Published by Ajikama Publishers.

Krecie, R.V and Morgan D.W (1971) table for determining sample size

Lazo, L. (1993). Women, Education and Empowerment: Pathways Towards Autonomy Report of the International Seminar Held at UTZ, Hamburg, edited by Carolyn Medel-Anoveyo.

- Mabel, Oyitso & Co. Olomukoro. Department of Adult and Non-formal Education, University of Benin, Benin City, Edo State, Published August 3, 2013.
- Ministry of education (1992) national functional literacy campaign for social change. Facilitators manual. Accra: max associates Ltd.
- Ogbechi, C. (Tuesday December 2 2004) programmatic approach to solving unemployment problem a case for technical skills training business say. P.8
- Ogumike, F.O. (1998) "Poverty Alleviation Strategies in Nigeria", In Measuring and Monitoring Poverty in Nigeria, Proceedings of the seventh Annual Conference of the Zonal Research Unit of CBN.
- Okeke, E.A.C. (1995). Women Empowerment and rural development in Nigeria (ed.), Eboh, E.C., Okoye, C.V. and Ayichi, D. Enugu: Auto-Century Publishing Company.
- Oladeji, S.I, and Abiola A.G. (1998) "poverty alleviation with economic growth strategy: prospect and challenges in contemporary Nigeria" in Nigeria journal of economic and social studies (NJESS), vol. 40, no. 1.
- Olalaye, F.O. and Adeyemo, C.W. (2012). "Functional Literacy a Tool for Empowering Women for Sustainable Development". European Journal of Education Studies 4(2), 2012 Ocean Publication.
- Oni, B, Akereke, W. O, Abjimbola, O. AOdekunle. S. O and Oparala, A. D (2003) human resource development. Perspective of poverty in Nigeria in Ajakaiye D.O and Olomala A.S, (eds) poverty in Nigeria a multi-dimensional perspective, NISER and SIS ERA
- Oyitso and Olumukaro (2012) influence of literacy education programmes on socioeconomic and psychological empowerment of women in Edo and delta state, Nigeria an unpublished PH.D these. University of Ibadan. Ibadan
- Sambo A.A (2005) Research method in education sterling Horden publishers Nigerian limited
- Teshome, Mekonnen (2008) "Multi-sectoral Approach to cope with African Youth Unemployment", Waila EFO of Tuesday, December 9, 2008; available at: <http://www.wailainfo.com/index.php?option=comcontent&task=view&id=5407&Itemid=82>
- UNESCO (1983) summary of the international conference on adult education. Geneva: UNESCO.
- UNESCO (2008) Manpower development and utilization in adult literacy in Nigeria. African educational research journals vol. 1 (2) p. 102-112. Net journals (www.wikipedia.org) 12 august 2013.

UNESCO Education for all global monitoring report (2006) literacy for life Paris UNESCO

UNESCO education for all global monitoring report (2008) education for all 2015 Paris UNESCO

UNESCO, (1978): records of the general conference: resolution, vol, 1, UNESCO, paris

UNESCO, (2000) education for all-Dakar frame work for action
[http://www.unesco.org/Education/leafed for all-Dakframeng.shtml](http://www.unesco.org/Education/leafed%20for%20all-Dakframeng.shtml)

World Bank (2001) World Development Report 2000/2001_Attacking poverty (New York: Oxford University Press).

APPENDIX A

TABLE FOR DETERMINING RANDOM SAMPLE SIZE FROM A GIVEN POPULATION

(Confidence level 95%; Margin of error + or - 5%)
(N = Population, S = Sample)

N	S	N	S	N	S
10	10	220	140	1,200	291
15	14	230	144	1,300	297
20	19	240	148	1,400	302
25	24	250	152	1,500	308
30	28	260	155	1,600	310
35	32	270	159	1,700	313
40	36	280	162	1,800	317
45	40	290	165	1,900	320
50	44	300	169	2,000	322
55	48	320	175	2,200	327
60	52	340	181	2,400	331
65	56	360	186	2,600	335
70	59	380	191	2,800	338
75	63	400	196	3,000	341
80	66	420	201	3,500	346
85	70	440	205	4,000	351
90	73	460	210	4,500	354
95	76	480	214	5,000	357
100	80	500	217	6,000	361
110	86	550	226	7,000	364
120	92	600	234	8,000	367
130	97	650	242	9,000	368
140	103	700	248	10,000	370
150	108	750	254	15,000	375
160	113	800	260	20,000	377
170	118	850	265	30,000	379
180	123	900	269	40,000	380
190	127	950	274	50,000	381
200	132	1,000	278	75,000	382
210	136	1,100	285	100,000	384
				1,000,000	384
				10,000,000	384

APPENDIX B

INTRODUCTION TO QUESTIONNAIRE

Dear Sir/Madam,

I am a post graduate student from the Department of Adult Education and Community Services of Bayero University, Kano undertaking a research on *An Examination of the Impact of Women Functional Literacy Programmes on Poverty Reduction among Women in Sule Tankarkar Local Government Area, Jigawa State.*

I am soliciting your support and assistance by your honest responses to the Questionnaire that will be presented to you. The confidentiality of your responses will be guaranteed, and will not be used for any other purpose than this research.

Section A: Personal Data

Please tick the columns that are applicable to you.

1. Gender

- a. Male []
- b. Female []

2. Age Range

- a. 18 -23 []
- b. 24 – 29 []
- c. 30—34 []
- d. 35—30 []

3. Marital status

- a. Married []
- b. Single []
- c. Divorced []
- d. Widowed []

Section B: Scope of Women Functional Literacy

4. Which of the women functional literacy programmes have you attended?

- a. Tailoring
- b. Tie and dying
- c. Pomade making
- d. Leather work

- e. Interior decoration
- 5. Who are the length of the training in the programme
 - a. Six month
 - b. Eight month
 - c. Twelve month
 - d. Two years
- 6. What types of approaches are using while conducting the training
 - a. School compound
 - b. Vocational training centre
 - c. Women development centre
 - d. Others
- 7. Who are the FLT providers (facilitators)
 - a. Women dev officer
 - b. Agency facilitators
 - c. NYSC
- 8. Who provides the FLT training
 - a. Jigawa State Agency for Mass Education
 - b. Sule Tankarkar local government
 - c. Others

Section C: Item Questionnaire on the Impact of Women Functional Literacy Training

- 9. Have you benefited from any FLT?
 - a. Yes
 - b. No
- 10. From which of the women functional literacy programme have you benefited
 - a. Tailoring
 - b. Knitting
 - c. Die and Tie
 - d. Leather work
 - e. Interior decoration
- 11. Did functional literacy programme reduce poverty in your community
 - a. Yes
 - b. No
- 12. How does the functional literacy contribute to reduction of poverty
 - a. Increase socio-economic status
 - b. Occupational skill
 - c. Help in self employment
- 13. What economic service do you render to your community as a result of your participation in FLT?
 - a. Providing of goods
 - b. Provision of training to others
 - c. Reduction of joblessness
 - d. Reduction of crimes

Section D: Item Questionnaire on challenges facing the FLT programme

14. Are there any challenges facing the programme
 - a. Yes
 - b. No
15. Which of the following problem have seriously affect the programme
 - a. Inadequate facilities
 - b. Poor understanding of functional literacy training
 - c. Financial problem
16. What are the causes of this problem
 - a. Political interest
 - b. Personnel sentiment
 - c. Ignorance
17. Does this problem have linkage with participant interest
 - a. Yes
 - b. No
18. In which ways does this problem be solved
 - a. Through mass awareness
 - b. Mobilization
 - c. Counselling and rehabilitation.