Financing Adult Literacy Programmes in Nigeria: Some Workable Alternatives

By

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Abstract

Over the years, education particularly adult and non-Formal education has suffered a lot of setbacks as a result of poor funding and lack of political will on the part of government and other stakeholders germane to the successful uptake and effective operation of adult literacy programmes in Nigeria. This lack of adequate financial commitment has greatly crippled the effectiveness of literacy programmes which hold the key to accelerated economic development of the country and provide opportunity for educational inclusion particularly for those living in the rural areas. Hence, this paper seeks to establish the need for adequate funding of adult literacy programmes considering its inherent benefits to the country and again, suggests some workable financing alternatives to reliance on government funding such as establishing literacy endowment funds, tapping from corporate social responsibilities of companies, introducing a payback clause to participation amongst other options available through which adult literacy programmes can be better funded to achieve a literate society for sustainable development of the country.

Introduction

Adequate investment in human capital development is recognized as a strong catalyst to accelerated national development and no nation can develop beyond the level of educational attainment of it citizens. Education is a fundamental right of everyone and very critical to the future of any nation because education does not only help families to drive away poverty but also helps in preventing the generational transmission of poverty. However, inadequate funding of education could lead to increased spending on crime, health and economic growth of the country (Global Economic Symposium, 2012; EFA Global Monitoring Report team, 2015).

Over the years in Nigeria, the educational sector, particularly adult and non-formal education sub-sector has suffered a lot of setbacks due to poor funding and political will on the part of the government and other stakeholders germane to the successful uptake and effective operation of adult literacy programmes. This lack of adequate financial commitment on the part of those concerned has greatly crippled the effectiveness of literacy programmes in empowering citizens with necessary skills which are essential to their socio-economic and political development particularly those living in the rural areas. Access to literacy education has been seen as a fundamental human right by several international conventions and treaties as it possesses the potentials of liberating the minds of its beneficiaries from the bondage of dependence and most importantly, "a tool for both the modernization and the democratization of societies" (Bhola, 1990).

The underfunding of adult literacy programmes in the country has 2 overt underpinnings based on different misconceptions. First, it is believed that adult literacy programmes are not effective and that adult learners cannot learn, since they are considered as "those about to die". Secondly, it is believed that the best and most cost–effective means to achieve a literate society is to increase spending on primary education which will lead to future generations of adults becoming literate. These beliefs are awkward as it paints a hopeful picture of the potentials of universal primary education; achieving a full literate country within a possible short

time while ignoring the critical role of adult literacy in children's education and denying millions of adults their fundamental right to literacy (Reflect Action, 2009).

According to the National Literacy Survey conducted by the National Bureau of Statistics in 2010 as cited in UNESCO (2012), the overall adult literacy rate in Nigeria stood at 71.6% and only 57.9% of the adult population was literate in English. More worrisome on the state of illiteracy in the country was the observation made by UNESCO in 2015 that Nigeria has 62 million illiterates out of whom over 35 million are adults and it will take the country 58 years to totally eradicate illiteracy (Ogunbiyi, 2015 as cited by Adelore & Itasanmi, 2016). Also, worthy of note is the statistics from the Federal Ministry of Education which indicated that only 500,000 of the 40 million adult illiterates are enrolled in adult learning centres. There are also 3.5 million nomadic school-aged children with only 450,000 of them accessing any form of schooling. Nigeria is further faced with the challenge of catering for the needs of the largest number of out-of-school-children estimated at over 7 million (UNESCO 2012).Illiteracy has been fingered as one key factor responsible for the difficulties faced in the realization of well-conceived development projects in the country and as such, Nigeria as a Nation has a lot to do in the promotion of literacy in order to achieve the literacy goals set for the nations by the international community (Egonu, 2010).

Thus, the main thrust of this paper is to make a case for adequate financing of adult literacy programmes and to explore other workable alternative sources of finance from which adult literacy programmes can be properly financed in order to achieve a literate society for sustainable development of the country. It is needful at this point to state that though the terms financing and funding are sometimes used interchangeably, they are not one and the same. While the term funding refers to government budgetary allocation to sectors of the economy, financing refers to provisions made to, or given as loans by organisations and institutions other than government.

Why Invest on Literacy Programmes?

> *To help human beings to emerge from the darkness of ignorance is an inspiring task indeed. To stamp out illiteracy in our age is a moral duty. It is one of the foundations of true peace that is a peace based on the freedom and dignity of man* (Rene' Maheu, 1967 as quoted in Egonu, 2010).

The importance of literacy education to individuals and the society in general cannot be overemphasized. Literacy serves as the most essential foundation on which young and adult individuals can build an encompassing and integrated lifelong learning most especially in this era of globalization which requires all nations of the world to have informed and literate citizens capable of articulating their opinions and defending their interests. Literacy empowers its beneficiaries with the skills and knowledge to cope with developing challenges and difficulties faced in their daily lives (UNESCO Institute of Lifelong learning, 2013; Sywelem, 2015).

Adult literacy is an essential tool for poverty alleviation efforts nationwide, because much of the information required to make decisions and improve people's socio-economic, political, personal or family conditions in this 21st century is offered in written form and as a result, people must be empowered with the skills needed to be able to "decipher a script code quickly, understand the contents of the document, and decide upon options transmitted in them"

(Abadzi, 2003). According to Omolewa (2010), the availability of literacy programmes and the establishment of literate communities can contribute to social cohesion. He went further to narrate the testimony of a learner who participated in a literacy programme in a remote village in Oyo State as thus;

> *I now interact better in the society and I raise my head higher in the community. Literacy makes me conscious of a lot of things that I disregarded before. For instance, I now take note of the instructions in my drug packs and I take note of drug labels and other notices. Now I cannot misapply any drug. Literacy is like a lamp that is showing the way. It is like you are going to a town and you have the address, so you cannot miss your way.*

This experience is similar to the story expressed by Egonu (2010) about a group of rural women who participated in adult literacy programme organized by Literacy Initiative Network Connections Services (LINCS). One of the women said;

> *I can now tell the time, I do not have to wait for the sound of the plane before I can say it is time to prepare food for my children coming back from school; and I can now write; I do not have to mark on the wall to remember the amount of money given to me by my age grade meeting to keep as treasurer. All that makes me feel happy and proud.(p4)*

Specifically, Global Campaign for Education (2005) highlighted five compelling reasons for all stakeholders involved in literacy promotion to invest in adult literacy programmes. These reasons are:

1. **Gender Inequality:** It is believed that acquisition of literacy skills boost the self-esteem of women and enable them to unlock economic, social, cultural and political resources, as a result, their level of participation in both public and private life is increased and they are more active in national life.
2. **Healthy development and Education of children:** Acquisition of literacy skills by adults is said to be critical for the healthy development and education of children most especially girls. There exist a correlation between the level of parents' education and education attainment of children. It is believed that an additional year of education for mothers is closely associated with a significant decline in infant mortality and improved child-health and the tendency is there for more literate parents to have more literate children.
3. **Accelerated economic development:** Improving literacy levels of adults in a country would yield a significant economic benefits for the beneficiaries and in turn boost the economic output and GDP per capital growth of the country
4. **Reduction of HIV/AIDsand Control of natural disasters:** Adequate provision of adult literacy programmes in the country can play a critical role in reducing the rapid spread of HIV/AIDS and empower communities to respond to a world in which these infectious diseases affect every aspect of their lives. Also, adequate provision of adult literacy programmes could serve as a safety net of second chance education for AIDS orphans and those affected by natural disaster.
5. **Adult literacy programmes work:** Contrary to the opinion that adult literacy programmes are not effective, adult literacy programmes does work and can be made affordable and effective once the right investment is made and there is a political willto drive it. This thus demolishes any remaining excuses often given by government and donors just to avoid

their responsibilities to the world's illiterate youth and adults.

These and many other testimonies about the effectiveness of literacy acquisition on individuals in particular and communities in general and its overall contribution to the growth of the country as documented in various researches have proven beyond reasonable doubt, that adult literacy programme is a worthy venture to be heavily invested in for inclusive and sustainable development of the county. It therefore becomes imperative for all stakeholders in the 'literacy project' to fashion out how this laudable literacy programmes can be better financed in such a way that it can be made accessible to millions of people irrespective of location.

Trends of Adult Literacy Funding in Nigeria

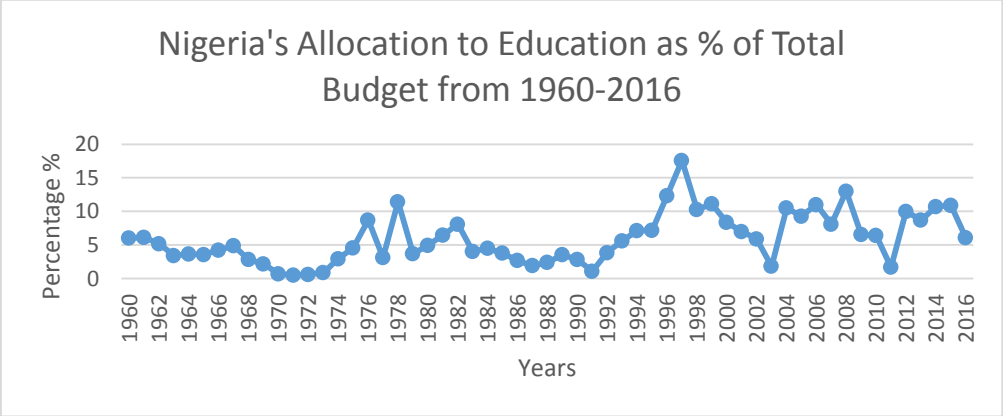
The trends of adult literacy funding cannot be isolated from the funding of education sector of the Nigerian economy because historically, adult literacy provision in Nigeria has been interwoven with formal schooling. During the colonial era, colonial masters paid little or no attention to the provision of education until there was a pressure from the Phelps-Stokes Commission report which indicted the colonial masters of making some weak and half-hearted efforts at providing educational opportunities in the country. Nigeria got her independence in 1960 and as result; the funding of education became a shared responsibility among the federal government and regional governments. During this period, all the schools and educational programmes being undertaken by the missionaries and voluntary agencies before independence were taken over by the federal government (National Report on Adult and Non-formal Education, 2008; Mathew, 2016).

According to Collins (1980) as cited in Mathew (2016), the first National Development Plan(1962-1966) imposed the responsibility of educational provision in the capital territory and in some institutions of higher learning on the federal government while the regional government had primary responsibility of education in their areas, though, the central government still assisted the regions financially for education in their domains. During this period, allocation to education accounted for 10% of the total planned public sector investment and was the fifth in the sectorial allocation. In the Second Development Plan (1970-1974), the allocation to education absorbed 13.5% of the planned public sector investment. However, there was a dramatic decline in the allocation for education in the third National Development Plan (1975-1980) as the sector only got 7.5% of the National Capital expenditure but got a boost in the fourth National Plan (1981-1985) as 17.3% was expended on education.

Aside the financial allocation to education from the National Development Plans, Nigeria's annual budgetary allocation to education did not have any significant improvement as the percentage of allocation to the sector out of the total budget of each year was less than 8% between 1960 and 1995 and was not up to 13.5% from 1996 till date except 1997 that 17.5% of total budgetary allocation was expended on education (Mathew, 2016).

Below are graphical illustrations of the trends of funding in education and by extension, in adult literacy.

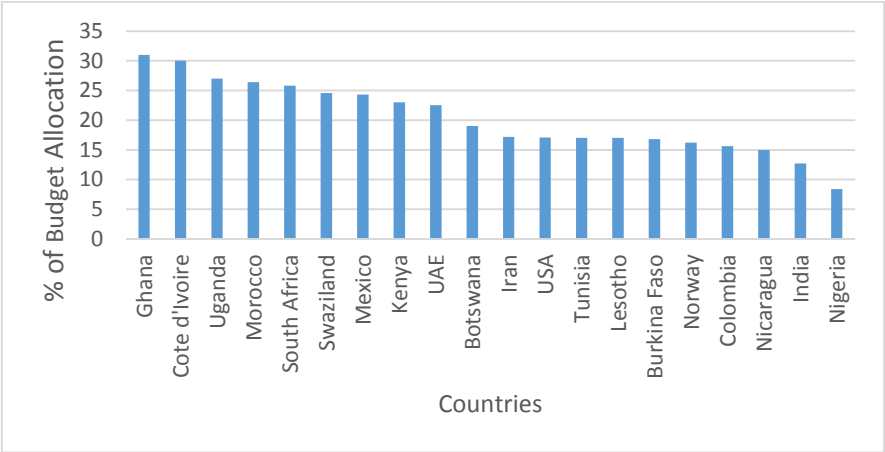
Graph 1: Nigeria's Budgetary Allocation to Education from 1960-2016



Source: CBN Statistical Bulletin and information (2016) as cited in Ezugwu (n.d); Author's analysis.

The graph 1 above has revealed the continuous rise and fall of budgetary allocation to the education sector of the Nigerian economy and this has made the country to fall short of recommended requirement specified by UNESCO of devoting at least 26percent of a country's total annual budgetary allocation to education. This gross underfunding of this crucial sector has led to increase in illiterate population in the country as there are no good and adequate facilities to provide an inclusive education that can cater for individual needs irrespective of age, sex and location and this pose a great danger to the national development of the country (Ezugwun.d).

Graph 2: Twenty (20) World Bank ranked countries in terms of Annual Budgetary Allocation to Education in 2012.

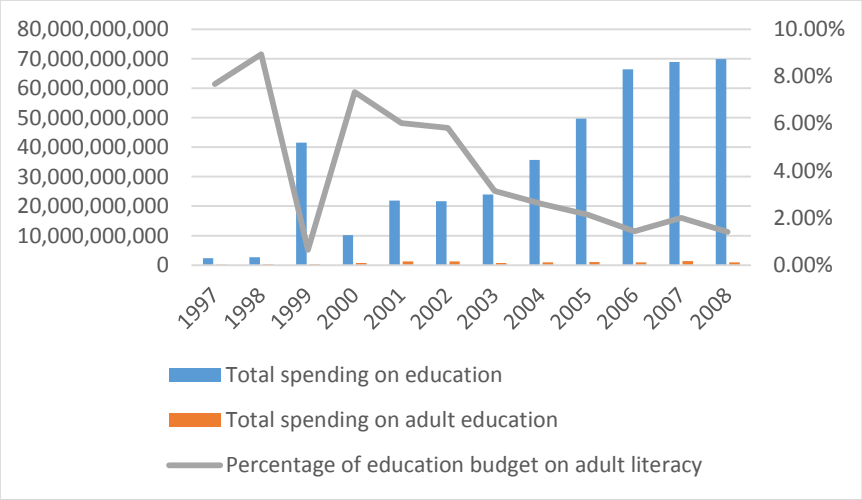


Source: World Bank 2012 as quoted in Ezugwu (n.d); Author's analysis.

The graph 2 above shows that Nigeria was ranked the least among 20 countries of the world that was ranked by the World Bank in 2012 as regards budgetary allocation to education. Ghana, Nigeria's neighbour was ranked the first position with 31%; followed by Cote d' Ivoire with 30%; Uganda 27%; Morocco 26.4%; South Africa 25.8%; Swaziland 24.6%; Mexico 24.3%; Kenya 23%, United Arab Emirates 22.5%; Botswana 19%; Iran 17.17%; USA 17.1%; Tunisia

17%; Lesotho 17%; Burkina Faso 16.8%; Norway 16.2%; Colombia 15.6%; Nicaragua 15%; India 12.7%; and Nigeria 8.4% (the least) (Ezugwun.d).

Graph 3: Summary of Nigeria's Financial Allocation to Education and Adult Learning from 1997-2008.



Source: National Report on Adult and Non-formal Education, 2008 as quoted in UNESCO (2012); Author's analysis.

The graph 3 above indicates that between 1997 and 2008, the percentage allocation of funds to adult education from the total allocation of funds available to education ranged between 0.65%-8.94percent. This shows that out of the total amount of money allocated to education, adult education sub-sector of education got less than 10% of it. This revelation exposes the underpinning factor that has hindered the effective take-off and impact of adult education activities in the country.

Table 1: Total Budgetary Allocation to Adult and Non-formal Education from other sectors from 1997-2008.

Year	LGA	Other Ministries	NGOs
1997	63,919,390.00	25,000.00	45,000.00
1998	71,330,767.00	27,000.00	49,000.00
1999	71,785,075,00	29,000.00	53,000.00
2000	35,705,972.00	32,000.00	46,000.00
2001	74,886,474.00	37,750.00	44,000.00
2002	77,683,199.00	43,400.00	47,000.00
2003	83,749,165.00	107,809.00	1,035,000.00
2004	170,120,544.77	328,250.00	1,039,000.00
2005	175,492,194.77	803,000.00	57,570.00
2006	180,174,194.77	409,000.00	59,570.00
2007	188,957,194.77	862,950.00	48,750.00
2008	166,539,195.77	64,850.00	-

Source: National Report on Adult and Non-formal Education(2008) as quoted in UNESCO (2012).

The table 1 above reveals the total contribution to adult education from other sectors such as LGAs, ministries and non-governmental organizations and it was discovered that the highest contributor to adult education finance was LGAs because they are so close to the grassroots where literacy activities are more needed and critical to their survival and development.

The picture depicted above has remained almost the same as there has been no major shift in budget allocation to adult education. It could therefore be deduced from all the analysis above that education as a sector has not been properly financed and literacy education is the least recognized sub-sector of education judging from the meagre financial allocation allocated to it by the government at all levels. Though, other ministries and government agencies as well as NGOs and CBOs are giving support but all these supports are not enough to push adult literacy programmes to where it ought to be, hence, the need for exploring other alternative sources to adequately finance adult literacy programmes for inclusive education for all.

Workable Alternative Source of Finance for Adult Literacy Programmes

Based on the backdrop against adequate funding of adult literacy programmes in Nigeria most especially now that the country is in economic recession, it is pertinent to therefore, look for alternative sources of finance for adult literacy programmes in order to include those that have been excluded in the formal school system and again, to increase private investment in adult learning for the benefit of all. The following alternative sources of finance for adult literacy programmes are therefore suggested and if well explored, can complement the already thin resources coming from governments at the different level.

1. **Endowment Fund for Adult Literacy:** An endowment fund can be established to specifically cater for the running and effective operation of adult literacy programmes either by government, NGOs, well-to-do in the society or international partners. By establishing the endowment fund, the principal amount remains intact while interest on the fund is available for immediate funding of the daily activities of literacy programme. This type of finance structure has the potential of keeping the programme running for a long period of time and its effect on the lives of the illiterate population will be great as it will avail them the opportunity to move from one level of literacy acquisition to the other and prevent them from relapsing back into illiteracy. This system of finance has been adopted in several part of the world to support literacy activities in communities i.e. Literacy and Beyond Endowment Fund of the community foundation of Southeast Michigan, USA.
2. **Crowd-Funding:** This is an interesting and innovative way of raising funds for adult literacy programmes. Crowd-funding is an act of financing a project or social course by raising monetary contributions from a large number of people who are intrinsically and socially motivated and believe in the project or social course to be financed. Crowd-funding provides the opportunity that facilitates the transfer of money from those who are willing to donate or invest to those in need of the fund. This platform can be used by adult literacy organizers to raise funds to finance adult literacy programmes. There are

lots of online platforms that a literacy organizer can be allowed to make a pitch on the site outlining the needed amount, what for and the potential benefit of investing in such course (adult literacy). Prospective funders can then view the pitches on the platform, interact with the literacy organizer and other potential funders and thereafter, make decision as to either back the course or not (Nesta, 2012). This avenue if well explored, can generate substantial amount of money from the international community to finance adult literacy programmes in Nigeria if the organizer can clearly articulate the growing literacy gap in the population, the inherent danger and the potentials of adult literacy programmes solving the identified gap.

A typical example of where this type of funding mechanism has been used is that of Adult Literacy League which is partly funded by Orlando Sentinel's Family Fund, an agency that provides free educational assistance for adults with a variety of needs. The League mandate is to bridge the learning gap for adults struggling to catch up to the education system. It was documented that in 2013, the Adult Literacy League used crowd funding to raise $15,000 for it general education development (GED) Lab programme which provides personalized tutoring and a free shot at the test which could have cost each learner normally $120 and those that successfully complete the GED are certified with the equivalent of a high-school education (Caviness, 2014)

3. **Corporate Social Responsibility of Companies:** There is an urgent need to call the attention of corporate entities to the growing population of illiterates in the communities in which they operate. Worldwide, organizations are concerned with value re-investment to the community in which they operate just to show a level of appreciation for the community's contributions towards the growth, sustenance and survival of the organization (Ndu and Agbonifor, 2014). Organizations can organize, sponsor or established adult literacy programmes as part of their corporate social responsibility and by so doing, they contribute to human capital development in their area of operation which will in turn boost their acceptability in the community and reduce unrest usually caused by illiteracy. This strategy will be more suitable in the Niger/delta region of Nigeria where there is a growing apprehension between the oil companies operating in the area and their host communities on issues bothering on underdevelopment, climate change, unemployment, illiteracy etc. The oil companies can invest more on literacy acquisition and other vocational training to improve the standard of living of the host communities thereby reducing the tension in the area.

In India, for example, an information technology company-Tata Consultancy Services Ltd. (TCS) established an adult literacy programme in 2000 and so far, the programme has reached 1, 93,625 beneficiaries with 11,125 people becoming literate. The company went into partnership with NGOs and academic institutions to train 473 facilitators to conduct adult literacy programs in five India indigenous languages (Telugu, Hindi, Urdu, Odiya and Marathi). The company also organizes a Computer–Based Functional Literacy (CBFL) programme which helps illiterate

adults how to read and write (Jinnia, 2014).

4. **Adopt a Literacy Centre or Fund the Teaching of One:** Adopting a literacy centre or funding the teaching of one to be literate could also be another potential way of sustaining adult literacy programmes and increase participation. Fund- the-Teaching of -One approach emphasize the need for literacy stakeholders, Political appointees, elites, civil society organizations, Non-governmental Organizations and philanthropists in the country to support the literacy crusade by funding the less-privileged in literacy acquisition. Participation in adult literacy programmes increases in gaining opportunities that places individuals in better stead, thereby providing better lives and livelihood for greater contribution to both family and society at large. Fund-the-teaching-of-one as a strategy has been adopted by National Commission for Mass Literacy, Adult and Non-Formal education for mass literacy campaigns in Nigeria; however, there is a need for the popularization of the strategy across the country as not all states of the federation have adopted its use in financing adult literacy.
5. **Repayment Clause:** This is another potential source of financing adult literacy programmes in Nigeria. In this kind of finance structure, the adult literacy participants are encouraged and allowed to enroll for literacy programmes on the condition that they will pay for the participation fee at a later time. This kind of finance system is more suitable for a literacy programme that is embedded with functional literacy skills. After the acquisition of these skills, participants are able to use them in ways that contribute to their socio-economic development, thereafter, they repay the cost incurred in the course of acquiring the skills. For instance, a learner who has acquired the skills of reading, writing and numeracy along sewing skills that could generate income would not find it difficult to repay the actual cost of acquiring such skills at a later time because he/she is reaping some financial benefits. As a matter of fact, this could this example of a literate graduate could become a model motivating others to embrace participation in literacy programmes. This system has been adopted by some European countries as part of financing schemes for adults to participate in literacy programmes. Such countries include Austria, Bulgaria, Czech Republic, France and many others.
6. **Loan/Saving Scheme:** Adult literacy participants can be organized in a cluster in such a way that they contribute money together and take small loans from those savings to finance adult literacy programmes critical to individual and/or collective survival. This system provide a very simple savings and loan facilities that individual can access to acquire skills that will further enhance his/her capability in the community. This saving scheme can be designed in such a way that members are encouraged to save towards building a strong reserve fund from which individual adult can pay for adult learning purposes. Micro loans can also be given to adults directly from banks most especially, community/micro-finance banks to pay for participation but such loan must be guaranteed by the government in case of default. Korea, New Zealand, US and UK have adopted this system
7. **Individual Participation Fee:** Since it has been stated by Global Campaign for Education

International benchmarks on adult literacy that a good and quality literacy programme is likely to cost between $50 and $100 per learner per year for at least three years, it is therefore reasonable for learners to personally contribute to the sustenance of the programme by paying participation fee though, at a reduced amount. This participation fee can be used in providing certain consumables needed on a daily basis for effective running of the programme. In a low income environment like Nigeria, benefits of literacy must be apparent to potential learners for them to invest the little they earn in programmes; it must be attractive in terms of opportunities provided after acquisition. Such opportunities may include jobs, social recognition, and entrepreneurship among others. Therefore, programmes must have relevancy at its heart. Learners' needs, interests, roles, and socio-economic background must be given priority as these can lend to employment opportunities, political and social relevance.

Conclusion

Conceivably, one major issue that stands as the greatest problem facing education and by extension, adult literacy education in Nigeria is inadequate funding by government at different levels. Hence, if the country is to achieve the Sustainable Development Goals by 2030 most especially goal 4-6; ensuring that all youth and a considerable fraction of adults irrespective of gender acquire the basic literacy and numeracy skills; there is a real need to harness all potential sources from which adult literacy programmes can be better financed and have well-articulated workable funding mechanism for literacy promotion. Also, government and other stakeholders in the 'literacy project' must give adult literacy programme its deserved recognition and provide an enabling environment for adult literacy programmes to thrive. Fasokun and Pwol (2008) pointed out that literacy services have somewhat "*fall through the cracks*" as a result of inconsistent and inadequate funding, vision, strategy and coordination and as a result, we must ensure that all Nigerians are equipped with necessary skills required to face the challenges of emerging complex world, and to achieve that, all stakeholders must make adult literacy funding a priority.

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