

## Functional Literacy for Livelihood Empowerment among Adult Learners in Obudu Local Government Area of Cross River State

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### Abstract

This study titled “Functional Literacy for Livelihood Empowerment among Adult Learners in Selected Areas of Obudu Local Government Area of Cross River State” examined how functional literacy enhanced livelihood outcomes among adult learners. The study aimed to determine the contribution of functional literacy to empowerment and was guided by five objectives, five research questions, and three hypotheses. A descriptive survey design complemented by qualitative methods was used. From a population of 1,240 adult learners, a sample of 200 was selected through multistage sampling. Data were obtained using questionnaire, interviews, and focus group guides. Validity was ensured through expert review, and reliability through Cronbach’s Alpha coefficient at 0.05. Quantitative data were analysed using descriptive statistics and Pearson correlation, while qualitative data were thematically analysed. Findings showed that adult learners acquired reading, writing, numeracy, and financial literacy skills, though digital literacy remained low. Functional literacy significantly improved income opportunities, record-keeping, negotiation confidence, and group savings participation. All hypotheses confirmed strong positive relationships between functional literacy and livelihood empowerment. The study concluded that functional literacy is essential for rural empowerment, recommending strengthened livelihood-linked curricula, digital literacy integration, and gender-sensitive programme strategies

**Keywords:** Functional literacy, Empowerment, Livelihood.

### Introduction

Literacy is a cornerstone of human development, equipping individuals with skills to participate in society, achieve self-reliance, and engage in economic and civic life. Beyond reading and writing, functional literacy focuses on applying these skills in daily activities such as managing finances, accessing healthcare, or running small businesses. It is now widely seen not just as an

educational goal, but as a tool for empowerment especially for adults who missed formal schooling.

Globally, an estimated 771 million adults lack basic literacy, with sub-Saharan Africa most affected (UNESCO, 2022). This deficit limits poverty reduction, employability, and sustainable development. In response, many adult education programmes now emphasise linking literacy to livelihood skills to improve income generation and self-reliance.

Nigeria's adult literacy rate stands at about 62% (NBS, 2021), but disparities remain across gender, region, and urban-rural divides. Rural areas, including Cross River State, experience the lowest rates due to poverty, weak infrastructure, and limited adult education access.

Obudu Local Government Area, dominated by farming and petty trading, records particularly low literacy levels, especially among women and older adults. Economic activities such as weaving, tailoring, and small-scale trading require practical literacy record-keeping, pricing, marketing, or accessing microfinance yet literacy programmes in the area rarely address these needs, limiting empowerment outcomes.

Functional literacy is directly tied to poverty reduction and sustainable development (SDGs 4 and 8). It helps adult learners adopt new farming methods, manage businesses, and use digital tools shaping today's markets. In Obudu, traditional literacy programmes have focused narrowly on reading and writing, neglecting socio-economic empowerment. A functional approach integrates vocational skills, problem-solving, and community development, enhancing both employability and household welfare while fostering gender equality and resilience.

### **Statement of the Problem**

Despite years of literacy campaigns, many Nigerian adults especially in rural areas still cannot translate learning into livelihood gains. Problems include poor funding, undertrained facilitators, cultural barriers, and weak links between literacy initiatives and local economies.

In Obudu, these challenges leave many unable to use literacy for empowerment, perpetuating poverty and exclusion. This gap calls for an investigation into how functional literacy can better serve adult learners' economic and social realities. The study aims to examine how functional literacy contributes to livelihood empowerment among adult learners in Obudu LGA, Cross River State.

Specifically, the study seeks to assess the types of functional literacy skills acquired by adult learners; determine the relationship between literacy acquisition and livelihood activities (farming, trading, entrepreneurship); examine the extent to which literacy improves income, self-reliance, and household welfare; identify challenges that limit the application of literacy skills and recommend strategies to strengthen functional literacy programmes for empowerment.

The following research questions guided the study:

1. What functional literacy skills are acquired by adult learners in Obudu?
2. How does literacy acquisition relate to livelihood activities?
3. To what extent does literacy improve income, self-reliance and welfare?
4. What challenges hinder the application of literacy for empowerment?
5. What strategies can enhance literacy programs for better outcomes?

The following hypotheses were raised in the study:

H<sub>01</sub>: No significant relationship exists between functional literacy and livelihood activities.

H<sub>02</sub>: Literacy skills do not significantly influence income and welfare.

H<sub>03</sub>: Challenges faced by learners do not significantly affect literacy application.

### **Review of Related Literature**

This review is thematically organised to explore the connection between functional literacy and livelihood empowerment. It considers global perspectives, the Nigerian experience, realities in Cross River State, and the research gaps this study seeks to address. worldwide, functional literacy is recognised as a driver of socio-economic development. UNESCO (2016, 2022) defines it as a continuum of learning that enables individuals to participate effectively in society. In advanced economies, adult literacy programmes now integrate digital competencies, problem-solving, and financial literacy to align with knowledge-driven economies (Hamilton & Barton, 2015).

In developing regions, literacy is explicitly tied to livelihoods. Programmes in Bangladesh link literacy with microfinance and vocational skills, enabling women to run businesses (Asadullah & Chaudhury, 2010). In Uganda and Kenya, literacy is tied to agricultural extension, helping

farmers adopt innovations (Oxenham, 2004). Beyond economic gains, literacy builds confidence and agency (Stromquist, 2014), though global evidence also highlights persistent weaknesses such as underfunding, poor contextualisation, and weak monitoring (Easton, 2014).

Nigeria's adult literacy rate is about 62% (NBS, 2021), with sharp disparities across gender, regions, and rural-urban divides. National initiatives, such as the NMEC programme, have sought to address illiteracy, but critics argue they often stress traditional literacy rather than functionality (Aderinoye, 2008; Oduaran, 2011).

Empirical evidence, however, shows potential benefits when programmes are functional. For example, literacy has enabled women to better manage businesses (Akinbode, 2010) and farmers to interpret instructions and boost productivity (Abiona, 2015). Still, many programmes remain irrelevant to local livelihoods, leading to disinterest and dropout (Okechukwu, 2019). Structural barriers persist: underfunding (less than 3% of the education budget for non-formal education), dependence on donors, and weak policy implementation (FME, 2020).

Rural Nigerians depend largely on farming, petty trade, and crafts. These require practical literacy skills such as numeracy, record-keeping, and communication. Studies confirm that functional literacy supports agricultural innovation, access to credit, and cooperative management (Jegade & Babalola, 2014; Emejulu, 2013).

Yet challenges remain: cultural barriers that limit participation (especially for women), poorly trained facilitators, and weak infrastructure (Aderinoye, 2008). These obstacles reduce programme quality and sustainability, underscoring the need for localised, relevant approaches.

Cross River State, though rich in natural resources, struggles with high poverty and low rural literacy. Obudu LGA is primarily agrarian, with livelihoods threatened by limited markets, climate variability, and fluctuating prices. Functional literacy could enable farmers and traders to improve record-keeping, diversify income, and participate in cooperatives.

However, literacy programmes in Obudu are scarce, underfunded, and often detached from livelihood needs. Cultural and linguistic diversity further complicates delivery, as learners prefer local languages but economic opportunities increasingly demand English proficiency.

This study addresses several gaps:

- i. Limited localised studies: Few empirical works focus on functional literacy and livelihoods in Cross River State, particularly Obudu.

- ii. Weak literacy in livelihood linkages: Programmes often stress conventional literacy without addressing practical socio-economic needs.
- iii. Context-specific barriers: There is little evidence on the unique cultural, economic, and programmatic challenges in Obudu.
- iv. Empowerment outcomes: Few studies assess how literacy enhances agency, decision-making, and community participation in Obudu.

## Methodology

This section presents the research design, study area, population, sampling procedures, data collection instruments, validity and reliability strategies, ethical considerations, and method of data analysis used in the study.

The study employed a descriptive survey design, enriched with elements of a mixed-methods approach. The survey component allowed for the collection of quantifiable data from a sizeable population of adult learners on their literacy experiences and livelihood outcomes. To complement this, qualitative methods interviews and focus group discussions provided deeper insight into learners' perceptions, challenges, and empowerment journeys. This combination of breadth and depth made the design particularly suitable for exploring the link between functional literacy and livelihood empowerment in the local context of Obudu.

The population of this study comprised all adult learners enrolled in functional literacy centres across selected communities in Obudu Local Government Area of Cross River State. According to records obtained from the State Agency for Mass Education (2024), there are approximately 1,240 adult learners distributed across 15 functional literacy centres within the LGA. This population includes both male and female learners who participate in literacy classes aimed at improving reading, writing, numeracy, and livelihood skills. The choice of this population was informed by the need to capture learners who are directly engaged in functional literacy programmes and are, therefore, best positioned to provide insights into the link between literacy acquisition and livelihood empowerment.

To select participants, a multistage sampling procedure was adopted. First, five literacy centres were purposively selected to reflect rural urban spread and ensure representation across the different zones of Obudu LGA. From each of the selected centres, adult learners were stratified by gender to guarantee inclusivity. Finally, participants were drawn randomly from each stratum.

Thus, the study sampled 302 adult learners across the five selected literacy centres. This number was considered adequate for statistical analysis while still manageable for fieldwork. Data were collected in two phases: Quantitative phase: Questionnaire were administered to sampled adult learners with the help of trained research assistants. Qualitative phase: In-depth interviews and focus group discussions were held with facilitators and learners. With consent, interviews were audio-recorded and transcribed verbatim.

Quantitative data were analysed using descriptive statistics (frequencies, percentages, means) and inferential tests such as chi-square and Pearson correlation to examine the relationship between literacy and empowerment. Qualitative data were analysed thematically, guided by the study objectives. Codes were generated inductively and deductively to capture recurring patterns in literacy acquisition, livelihood outcomes, empowerment experiences, and challenges. By integrating both strands of evidence, the study produced a holistic understanding of how functional literacy shapes livelihood empowerment in Obudu.

Approval was obtained from the relevant institutional review board. Participants were informed about the purpose of the study, and consent was obtained before participation. Anonymity and confidentiality were maintained through pseudonyms and secure storage of data. Participation was voluntary, with respondents free to withdraw at any time without penalty.

## **Discussion of Results**

This section presents the results, organised around the research objectives and questions cover the demographic profile of respondents, functional literacy skills acquired, perceived impacts on livelihood empowerment, statistical relationships, and hypothesis testing.

### **Demographic Characteristics of Respondents**

**Research question one:** What functional literacy skills are acquired by adult learners in Obudu? Table 1 provides the socio-demographic distribution of 200 respondents drawn from adult literacy centers in Obudu LGA.

**Table 1: Demographic Characteristics of Respondents (n = 200)**

Variable	Category	Frequency	Percentage (%)
Gender	Male	80	40.0
	Female	120	60.0
Age Group (years)	18–29	45	22.5
	30–39	65	32.5
	40–49	55	27.5
	50 and above	35	17.5
Educational Status	No formal	70	35.0
	Some primary	85	42.5
	Some secondary	45	22.5
Occupation	Farming	110	55.0
	Petty trading	50	25.0
	Artisanship	40	20.0

Most respondents were female (60%), consistent with trends in rural Nigeria where women dominate adult literacy participation due to earlier educational disadvantage. The majority were aged 30–49 years, reflecting the economically active population. Educationally, 35% had no formal schooling, while 42.5% had some primary education. Occupations were predominantly farming (55%), with petty trading (25%) and artisanal work (20%) also significant, confirming the agrarian nature of Obudu.

## 2. Functional Literacy Skills Acquired

Research question 2: How does literacy acquisition relate to livelihood activities?

Table 2 highlights the extent to which learners reported acquiring literacy skills.

**Table 2: Functional Literacy Skills Acquired by Learners**

Literacy Skill Acquired	High Extent (%)	Moderate Extent (%)	Low Extent (%)
Reading and comprehension	65.0	30.0	5.0
Basic writing (letters, records)	60.0	33.0	7.0
Numeracy (arithmetic, trade use)	70.0	25.0	5.0
Financial literacy (budgeting)	55.0	35.0	10.0
Digital literacy basics	40.0	30.0	30.0

Learners reported strong acquisition of traditional literacy and numeracy, with over 60% achieving high competence. Financial literacy also showed substantial gains. However, digital literacy lagged, with only 40% reporting high proficiency, reflecting infrastructural limitations in rural areas.

### 3. Perceived Impact of Literacy on Livelihood Empowerment

Research question 3: To what extent does literacy improve income, self-reliance and welfare?

Table 3 illustrates learners' perceptions of literacy's impact on livelihood activities.

**Table 3: Perceived Impact of Literacy on Livelihood Empowerment**

Empowerment Indicator	Improved Greatly (%)	Improved Moderately (%)	No Change (%)
Ability to keep financial records	68.0	22.0	10.0
Increased income opportunities	60.0	28.0	12.0
Participation in group savings	65.0	20.0	15.0
Confidence in business negotiation	72.0	18.0	10.0
Civic participation (community)	55.0	25.0	20.0

Respondents overwhelmingly credited literacy with boosting livelihood skills—especially confidence in negotiations (72%) and financial record-keeping (68%). Literacy also strengthened participation in savings groups and civic activities, though the latter was less pronounced.

### 4. Relationship between Literacy and Livelihood Empowerment

Hypothesis one

Pearson correlation analysis was conducted to test relationships.

**Table 4: Correlation between Functional Literacy and Livelihood Empowerment**

Variable Pair	Pearson r	p-value	Interpretation
Literacy skills & ability to increase income	0.62	<0.01	Strong positive correlation
Literacy skills & participation in savings	0.58	<0.01	Significant positive correlation
Literacy skills & civic engagement	0.45	<0.05	Moderate significant correlation

Results showed strong positive correlations between literacy skills and both income generation and savings participation. A moderate but significant correlation was also observed with civic engagement.

## 5. Hypotheses Testing

**Table 5: Summary of Hypotheses Testing (n=200)**

Hypothesis	Result	Decision
H1: Functional literacy significantly enhances livelihood opportunities	$p < 0.01$	Supported
H2: Functional literacy improves adult learners' participation in community	$p < 0.05$	Supported
H3: There is no relationship between literacy and empowerment	Rejected	Not Supported

The hypotheses confirmed that functional literacy significantly enhances both economic and social empowerment outcomes.

## Discussion

The study explored how functional literacy fosters livelihood empowerment among adult learners in Obudu. The findings reveal strong associations between literacy and improvements in income generation, financial management, negotiation, and civic participation. These results mirror broader scholarship on literacy, empowerment, and sustainable development, while highlighting unique local challenges.

One of the clearest findings is the strong link between literacy and income-related outcomes. Respondents cited enhanced ability to keep financial records, increased confidence in negotiations, and improved participation in savings groups. These benefits go beyond classroom achievement, translating directly into livelihood gains.

This is consistent with Oxenham et al. (2002), who argued that literacy enables individuals to calculate profits, manage enterprises, and interpret vital information. UNESCO's (2016) Global Education Monitoring Report similarly emphasises literacy's central role in reducing poverty and improving employability. In Obudu, where farming and petty trading dominate, the ability to record sales and negotiate market prices directly affects household survival. Participation in cooperative societies further illustrates literacy's impact. As Aitchison and Alidou (2009)

observed, literacy enhances social capital by enabling effective engagement in savings groups. For women especially, this strengthens financial security and resilience.

The study also highlighted how literacy boosts confidence, with 72% reporting greater assertiveness in business negotiations. This aligns with Freire's (1970) idea of critical consciousness, whereby literacy empowers individuals to take control of their circumstances.

Learners in Obudu described being more assertive in bargaining, decision-making, and cooperative activities. Such confidence reflects literacy's role in fostering psychological empowerment and agency. Similar trends were noted in Uganda and Bangladesh (Burchfield et al., 2002), where literacy enhanced women's self-confidence and decision-making power.

The results also showed that literacy contributes to civic engagement, though the correlation was moderate. Respondents noted greater involvement in meetings, improved understanding of policies, and more effective community participation. This supports Lind and Johnston's (1990) argument that literacy underpins democratic participation. However, the moderate strength of the correlation suggests that structural challenges such as poverty, gender norms, and political exclusion also shape participation. This resonates with Sen's (1999) capability approach, which posits that literacy expands capabilities, but broader social conditions determine how fully they are exercised.

Despite strong outcomes overall, digital literacy acquisition was notably weak, with only 40% of respondents reporting high competence. This gap highlights the persistent digital divide in rural Nigeria, where poor electricity, limited internet, and unaffordable devices constrain digital inclusion.

As Livingstone and Helsper (2007) argue, digital literacy is now essential for social inclusion. Without it, rural learners risk being excluded from digital economies and governance. In this light, functional literacy programmes must evolve beyond traditional skills to include digital competencies aligned with SDGs 4 and 8.

Women made up 60% of respondents, reflecting the gendered nature of literacy needs in Nigeria. Their strong participation demonstrates recognition of literacy as a tool for empowerment. The results showed that women gained significantly in financial management, savings participation, and business confidence.

This echoes Stromquist's (2005) view that literacy is a transformative tool for women's empowerment. However, structural barriers such as cultural norms and domestic responsibilities continue to constrain outcomes. Integrated, gender-sensitive approaches are therefore essential.

### **Theoretical and Practical Implications**

The findings support both human capital theory (literacy improves productivity and income) and critical literacy theory (literacy fosters agency and empowerment).

### **Conclusion**

This study examined the relationship between functional literacy and livelihood empowerment among adult learners in Obudu LGA. Results showed that literacy acquisition significantly enhanced both economic and social empowerment, particularly in income generation, savings, and civic engagement. Women, who formed the majority of participants, benefited substantially.

Nonetheless, gaps remain especially in digital literacy integration and in overcoming structural barriers such as poverty and gender norms. The study concluded that while functional literacy is a key tool for sustainable livelihoods, programmes must evolve to address emerging 21st-century challenges.

### **Policy Recommendations**

Based on the findings, the following recommendations are proposed:

1. Strengthen Literacy–Livelihood Integration: Literacy curricula should include practical modules on bookkeeping, market negotiation, and cooperative management.
2. Expand Digital Literacy Training: Digital competencies should be mainstreamed into adult education, supported by partnerships with ICT agencies and NGOs.
3. Adopt Gender-Sensitive Approaches: Flexible scheduling, childcare support, and women-centered content should be integrated into literacy programmes.
4. Promote Civic and Political Literacy: Civic education should be embedded in literacy initiatives to strengthen democratic participation.
5. Enhance Monitoring and Evaluation: Literacy programmes should be regularly assessed not only on literacy outcomes but also on livelihood and empowerment impacts.
6. Foster Multi-Stakeholder Partnerships: Collaboration among government, NGOs, private sector, and communities is essential for sustaining literacy programmes

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