

# Building Entrepreneurship Capacity of Adult Learners While Converting Literacy Education to Functional Literacy: A Case Study of Lift Above Poverty Alleviation Programme in Ibadan Metropolis, Nigeria

Ganiyu Oluwaseyi Quadri<sup>1</sup>, Taofeek Gbolahan Muibi<sup>2</sup>, Wilfred I. Ukpere<sup>3</sup>

## Abstract

*The research examined the impact of microfinance intervention, specifically business and farming loans, on the quality of life of beneficiaries of the Lift Above Poverty Alleviation Programme in Ibadan Metropolis. Utilising a descriptive survey research design, the study included all programme beneficiaries, with a sample size of 200 individuals randomly chosen from four branches of the LAPA bank, including Sango, UI, Ojoo, and Iyana Church. Data collection was done using a 30-item questionnaire measuring the Poverty Alleviation Programmes of Lift Above Poverty Organisation (PAPLAPOS) Scale ( $r=.84$ ), which consisted of two subs-scales: Business Loan Scale ( $r=.83$ ) and Farming Loan Scale ( $r=.85$ ). The data collected were analysed through the descriptive statistics involving frequency counts, simple percentages, multiple regression, as well as mean and standard deviation. The results of the research indicated that the impact of the microfinance intervention (specifically Business and Farming loans) on the quality of life of the beneficiaries was statistically significant ( $F(2,148) = 111.425$ ;  $R^2 = .568$ ), explaining 64.3% of the variance. In light of these findings, it is suggested that there is a necessity for microfinance initiatives focusing on enhancing basic and functional literacy to foster the advancement of entrepreneurship, development, and adult education practices in Nigeria.*

**Keywords:** *Entrepreneurship Capacity Building; Literacy Education; Functional Literacy; Lift Above Poverty Alleviation Programme; Adult Learners.*

## Introduction

It has been noted that there has been a significant decline in the enrolment of individuals in basic literacy classes, largely attributed to the poverty levels prevalent in the nation. This decline can also be linked to various factors, such as the termination of fuel subsidies, resulting in a surge in the prices of nearly all goods, including increased transportation costs to access literacy centres. Consequently, this issue has posed a major obstacle to the advancement of literacy education in Nigeria in recent years. The situation is now reaching a critical point, necessitating urgent attention from all professionals in the field of adult education. This study, therefore, seeks to analyse the new approach adopted by individuals to address the poverty challenge, known as the "Lift Above Poverty Programme," which is a form of microfinance intervention. The study specifically delves into the entrepreneurial aspects and functional literacy components of this programme, which are considered emerging forms of literacy. Historically, the concept of entrepreneurship and leading a high-quality life was not a concern, as native African communities possessed their unique forms of literacy. Unfortunately, these traditional practices have often been overlooked and marginalised by the introduction of formal literacy education.

The communities were not considered as blank slates awaiting the arrival of Gutenberg's printed materials, as some scholars mistakenly assume. Nevertheless, the traditional system exhibited shortcomings (Omolewa, Aderinoye and Sarumi, 2005 as referenced in Muibi, 2019:71). Despite the absence of controversy concerning literacy as a pivotal step towards enhancing one's quality of life, Muibi (2022) ponders the question of "what defines literacy?" which, although seemingly straightforward, unveils a realm of intricacies. The historical concept of literacy traces back to its broad understanding encompassing reading, writing, and numeracy (Aderinoye, 2018:3). Street (1984) as cited in Muibi (2022:408) characterises literacy as autonomous literacy. Interestingly, this perspective was embraced by UNESCO in its initial

<sup>1</sup> Department of Industrial Psychology and People Management, University of Johannesburg, South Africa; Email: [qudriseyi@gmail.com](mailto:qudriseyi@gmail.com).

<sup>2</sup> Department of Adult Education, University of Ibadan, Ibadan, Nigeria; Email: [taofeekgbolahan@gmail.com](mailto:taofeekgbolahan@gmail.com).

<sup>3</sup> Department of Industrial Psychology and People Management, University of Johannesburg, South Africa; Email: [wiukpere@uj.ac.za](mailto:wiukpere@uj.ac.za) (Corresponding Author).

definition of literacy, stating that "a literate individual is one who can comprehend and interpret a simple written statement related to their daily life" (UNESCO, 1978 as emphasised in Okedara, 1981; Aderinoye, 1997 as cited in Muibi, 2019:72). This interpretation of literacy is perceived as an outcome-oriented approach focused on acquiring skills, viewing literacy as a goal in itself rather than a means to an end. This perception serves as the prevailing basis for calculating the literacy rate among individuals aged 15 years and above, predominantly relying on their reading and writing proficiencies (Aderinoye, 2018).

A broadened conceptualisation of literacy was articulated in the Draft Proposal and Plan for The United Nations Literacy Decade (UNLD, 2002) as follows:

Contemporary literacy policies and initiatives necessitate transcending the narrow perspective that has historically prevailed. Ensuring literacy for all entails embracing a rejuvenated outlook on literacy, one that nurtures cultural distinctiveness, encourages democratic engagement and citizenship, promotes tolerance and reverence for others, advances social progress, peace, and development. This perspective acknowledges that literacy transcends specific age groups (childhood and adulthood), institutional boundaries (realm of formal education), or sectorial confines (education); rather, it intersects with diverse aspects of personal and communal life and growth, constituting a continuous process of lifelong learning. The pursuit of such revitalised literacy goals for all necessitates the adoption of enhanced strategies for operations, monitoring, and mechanisms of accountability (UNESCO, 2005) as referenced in (Muibi, 2019:71-72).

The aforementioned perspective on literacy within the UNLD framework considers political, social, and economic changes, emphasising the various purposes for which individuals attain and utilise literacy skills. It also highlights that literacy practices are intertwined with diverse cultural processes, individual contexts, and societal structures (Papen, 2023:67). This inclusive viewpoint perceives literacy as culturally, linguistically, and temporally varied. Due to the influence of cultural, educational, and governmental institutions on literacy, challenges in achieving literacy proficiency are not solely attributed to individuals but are also rooted in broader social dynamics (Vodă, et al., 2022). Stemming from the enhanced perspective on literacy within the UNLD context (Quadri & Muibi, 2024:71) comprehensively conceptualise literacy and define it as the fundamental knowledge and competencies necessary for all individuals in a rapidly evolving world. UNESCO presented the International Plan of Action for the United Nations Literacy Decade to the United Nations General Assembly in 2008, recognising the global acknowledgment of the multifaceted and evolving nature of literacy, which has led to the emergence of new forms of literacy alongside functional literacy and entrepreneurial skill development among small and medium-sized enterprises in Nigeria, prompting the current investigation.

The heightened level of poverty in Nigeria is a cause for concern, notwithstanding the numerous interventions by governmental bodies and non-governmental organisations aimed at reducing it through a variety of poverty alleviation initiatives. This has drawn the attention of policymakers to the issue of vulnerability. According to the assessment of poverty carried out in Nigeria, over 70% of the population lived on less than \$1 per day, with more than 50% of them falling below the country's poverty line (Food and Agriculture Organisation, 2006; UNDP, 1996; World Bank, 1996; Federal Office of Statistics (FOS), 1999). This prevalent and enduring poverty situation, combined with the imperative of mere survival, creates a breeding ground for criminal behaviour and societal malaises like theft, political corruption, prostitution, and abduction which are currently rampant in Nigeria (Okolie, Onyema & Baseey, 2019: 247).

Owing to the widespread nature of poverty's impact, consecutive administrations in Nigeria, in partnership with various international bodies, such as the World Bank, United Nations Development Programme (UNDP), United Nations Children's Fund (UNICEF), and United Nations Industrial Development Organisation (UNIDO) have launched distinct, multi-dimensional, and comprehensive schemes (Mbobo and Udoh, n.d.). Among these initiatives were the National Directorate of Employment (NDE), Directorate of Food, Roads and Rural Infrastructure (DFRRI), and Operation Feed the Nation (OFN), all aimed at fostering employment opportunities, enhancing social welfare, fostering development, and boosting productivity.

Despite all the endeavours made towards poverty reduction in Nigeria, the prevalence of poverty remained substantially high across various regions of the nation, with minimal impact observed from most poverty alleviation initiatives. The failure of previous poverty reduction schemes to achieve their goals was attributed by scholars such as Kehinde (nd.); Odunola and Odunsi (2017) and Uzomba (2020) to a number of issues, including inconsistent policies, problems with governance, a lack of transparency and accountability, a lack of data infrastructure, the exclusion of important stakeholders, functional duplications, the mismatch between development projects and poverty alleviation strategies, and the inaccurate targeting of impoverished populations (Muibi, 2022). Given the frequent abandonment of plans and the inability to achieve stated poverty alleviation goals, often exacerbated by conflicting agendas among political figures, there is a pressing need for a new approach focusing on entrepreneurship development, with interventions like the Lift Above Poverty Alleviation Programme aiming to foster community participation and locally driven development initiatives.

This strategy aims to rectify existing issues such as inconsistency, flawed targeting, lack of transparency and stakeholder involvement, functional redundancies, and the tendency for certain entities to disproportionately benefit, among other challenges. The proposed paradigm shift is envisioned as one where profit incentives do not solely dictate actions. Consequently, development planning emerges as a collective effort involving all concerned parties, aimed at leveraging development processes to effectively combat poverty. Doran (2022) posits that this approach is necessitated by stark spatial inequalities in resource distribution and economic benefits, infrastructural deficiencies and deterioration in urban areas, escalating unemployment rates and urban sprawl, as well as the persistent issue of poverty.

Developmental planning involves a wide range of stakeholders, including government agencies, non-governmental organisations, planning agencies, planners, research institutes, and civil society. The government has historically been a major driver of growth in developing nations; nevertheless, there is an increasing need for government effectiveness, especially in those where the government has had difficulty delivering basic services like infrastructure, healthcare, and education (World Bank, 1997). Many methods and programmes have been implemented on the basis of unproven external assumptions and preconceived beliefs about how people see the fundamental causes and variables impacting development on an individual, group, and community level (Cox, Xie and Devine, 2022).

Because of their closeness to and comprehension of the needs and interests of poor communities, non-governmental organisations (NGOs) are increasingly acknowledged by the government and international authorities as legitimate and effective avenues for executing programmes aimed at alleviating poverty. Based on Odunola and Odunsi (2017) some NGOs have moved away from project-centric development and towards a problem-solving methodology that involves local communities in poverty reduction, sustainable rural development, and the prevention of rural-urban migration through marketing, social services, income-generating activities, and rural savings plans. For instance, a study on poverty alleviation in Nigeria by Mboho and Udoh (n.d.) found that government-managed initiatives are less successful in reaching the poor than the programmes of some NGOs and community-based organisations (CBOs), especially in remote areas and among marginalised or disadvantaged groups. Recent evidence further supports the notion that NGOs serve as models of best practices for targeted projects.

Due to the fact that microfinance is becoming more widely acknowledged as having significant potential to reduce poverty, the number of people living in extreme poverty in Nigeria has increased (Cons and Paprocki, 2008; World Bank, 2012). Nigeria exemplifies a typical case of a nation reflecting the circumstances in Sub-Saharan Africa (SSA) concerning rapid population growth, elevated poverty levels, prevalent and expanding presence of small-scale businesses, and a flourishing microfinance sector (Bateman and Chang, 2012).

Given the current extensive application of microfinance in Sub Saharan Africa, coupled with a growing emphasis on how to best cater to the financial needs of the impoverished, it becomes essential to inquire whether microfinance yields positive or negative outcomes for the poor. While acknowledging the enhanced financial accessibility experienced in Nigeria in the past 5 years, it is crucial to scrutinise microfinance initiatives and their capacity to alleviate poverty. This inquiry gains significance, particularly

in light of three recent discussions in the microfinance domain. The initial debate calls for a transition towards a customer-centric approach given that some institutions have shown hesitance in embracing social objectives, and owing to substantial operational expenses, they often struggle to reach the most disadvantaged individuals.

Complementing this institutional aspect of the conversation is the notion that individuals living in poverty necessitate a diverse range of financial services, considering that borrowers exhibit varying characteristics and requirements (Omar & Inaba, 2020). This aspect of the discussion aligns with the preceding dialogues and is pertinent to the advocacy for an approach centred on the clients in the assessment and provision of microfinance. This approach recognises that the requirements of the underprivileged are varied and that not all financial features or products will be appropriate for every customer all the time. Furthermore, to develop enhanced products and services that effectively and flexibly cater to the impoverished, it is imperative to grasp their encounters with the existing products and identify the aspects and attributes of microfinance that hold potential for both positive and negative impacts. The argument ultimately posits that financial institutions and products must evolve to accommodate this diversity, necessitating a consolidated effort to leverage financial institutions for the enhanced financial inclusion of the impoverished.

The aforementioned review highlights a gap in the existing literature, emphasising the necessity for research endeavours that extend beyond mere impact assessment. These studies should delve into the poverty-alleviating potential of various aspects of microfinance delivery and utilisation, viewed from the perspective of the clients. Much research works focusing on the characteristics of microfinance interventions tend to concentrate on specific elements such as the structure of loans, repayment periods, dynamic incentives, interest rates, savings mechanisms, and group lending methodologies. Authors like Omar and Inaba (2020); Nkwocha et al. (2023); Abebe and Kegne (2023); Oluka, Orga and Mananu (2023) as well as Cai et al. (2023) have contributed to this body of literature. However, these investigations often evaluate microfinance interventions from the standpoint of Microfinance Institutions (MFIs) rather than the actual users of microfinance services. Typically, the emphasis lies in the exploration of innovative lending strategies and operational approaches concerning business and agricultural loans, which allow MFIs to sustainably offer financial services to impoverished individuals while ensuring high rates of repayment. Consequently, there exists a fragmented comprehension regarding the operational mechanisms of MFIs and their consequent impact on poverty alleviation within the Nigerian context. In light of this, the present study is being conducted to examine how specific components such as the structure of business and agricultural loans, repayment schedules, dynamic incentives, interest rates, savings schemes, and group lending practices employed by MFIs contribute to enhancing the entrepreneurial capabilities of beneficiaries associated with certain Lift Above Poverty Organisations in the urban area of Ibadan.

## Purpose of Research

The specific purpose of this study is:

1. Determine the extent to which each component of a microfinance intervention (business loans and agricultural loans) impacts the living conditions of service users.
2. To know the opinions of service users regarding the implementation of microfinance interventions related to their living conditions.

## Research Questions

This study is based on the following research questions.

1. How have microfinance activities (business and agricultural loans) affected the living conditions of service users?

2. How did service users perceive the implementation of microfinance interventions in their areas?

## Theoretical Framework

The transformational learning theory can be traced to the 1970s by Jack Mezirow popularly known as the father of adult learning. The theory under consideration bears significance for the present investigation as it posits that learning is an orientation, with learners' ability to make sense of and improve their learning primarily stemming from their interpretation and reinterpretation of their sensory experiences (Mezirow 1994:222). Furthermore, the two types of learning that are the subject of this study instrumental learning and communicative learning are included in this framework. The main goals of instrumental learning are cause-and-effect link identification and task-oriented problem solving (Taylor 1998:5). Improvement of job performance is one of the short-term goals that instrumental learning assists students in achieving (Mezirow 1997). The communication of others' needs, wants, and emotions to one another is a component of communicative learning. It helps students develop and become critical, self-reliant, and accountable thinkers (Mezirow 1997). The author went on to say that shifting one's frame of reference is the aim of transformational learning. In the words of Mezirow, a frame of reference is the culmination of all the presumptions we use to interpret and comprehend the world we live in. A frame of reference consists of two components: a point of view and mental habits. Assumptions that are based on political, social, educational, and cultural norms always influence and create mental habits. But habits of thought are the source of a certain viewpoint (Afolashade et al., 2024; Mezirow, 1997). People would become more accepting, inclusive, introspective, and open to change as they start to critically analyse and investigate their preconceived notions and views (Adewuyi, 2023; Choy, 2010). But not every event has the power to alter. Good experiences are not the prerequisite for good learning; rather, effective reflection is. Therefore, a key component of transformative learning is critical reflection (Mezirow, 1997). According to the author, learning that is transformational results from this kind of introspection on beliefs and presumptions, especially those related to oneself. The process of critically recognising how and why our presuppositions have come to limit our perceptions, understandings, and emotions about the world is known as perspective change; reformulating these presumptions to allow for a viewpoint that is more tolerant, discriminating, permeable, and integrative; and of acting or making judgements based on these new insights. Their ability to become entrepreneurs and improve their living conditions would be strengthened by their newfound grasp of functional literacy. This is due to the fact that adult learning becomes meaningful when learners start to rethink and reconstruct their lives.

## Research Methodology

A descriptive research method was used in this study. The study also included beneficiaries of LAPO Microfinance Bank, Ibadan. There was a total of 200 participants in the sample. A simple random sampling procedure was used to select the study participants, particularly beneficiaries from four bank branches in Sango, UI, Ojoo and Iyana Church. 50 beneficiaries from each branch namely Sango, UI, Ojoo and Iyana Church in Ibadan were selected. The primary data collection instrument was a series of structured questionnaires entitled Poverty Reduction Program and Poverty Reduction Organisation Inventory (PAPLAPOI). The first section focuses on respondents' demographic information. The second section was constructed to measure the impact of LAPO's poverty reduction programs on beneficiaries. With the help of two research assistants, the respondents filled out the questionnaire on their own. The goal of the research was explained to the respondents, who were then gently reminded to fill out the questionnaire. 150 of the 200 surveys were completed by respondents; they were gathered and used for data analysis. Descriptive statistics, such as frequency counts and basic responder demographic percentages, were used to analyse the demographic data. Multiple regression was used for the first research question, and descriptive statistics of count frequencies and simple percentages were used for the second research question at a significance level of 0.05.

### *Validity of the Instruments*

The construct, content, and content validity of the questionnaire, which served as the main instrument of



the study, were evaluated. The content validity of the questionnaire was assessed using expert opinion and literature review, and key indicators were identified. The questionnaire was tested by specialist researchers in literacy and skills at the Department of Adult Education to determine the validity of the instrument. Improvements, critiques, and advice from these experts were incorporated into the final version before pretesting.

### *Reliability*

A pretest was carried out to ascertain the instrument's reliability. The researcher created a scale to rate the living circumstances of participants in poverty reduction programmes offered by certain "Overcoming Poverty" organisations in the city of Ibadan. This scale consists of 10 items, each of which has a Likert scale: Strongly Agree (SA), Agree (A), Disagree (D), and Strongly Disagree (SA). The weights of these options were 4, 3, 2, and 1, respectively, and the researchers selected a similar population to the present study. Several other microfinance institutions in the selected regions had similar characteristics and were therefore selected. A total of 30 copies of the questionnaire were distributed to other microfinance beneficiaries who visited the bank during the period and Cronbach's alpha was used to determine the coefficients. Pretesting allowed us to obtain a reliability coefficient of  $r = 0.78$  for the developed questionnaire. This indicates the internal consistency and reliability of the instrument.

## Results

**Table 1:** Demographic Distribution of Participants

Frequency Distribution of the LAPO Respondents by Branches

Items	Frequency	Percentage (%)
Agbowo	58	38.7
Ojoo	50	33.3
Iyana Church	32	21.3
Sango	10	6.7
<b>Total</b>	<b>150</b>	<b>100.0</b>

The above table showed that 58(38.7%) of the respondents were from Agbowo microfinance branch, 50 (33.3%) of the respondents were from Ojoo microfinance branch, 32(21.3%) of the respondents were from Iyana church microfinance branch while 10 (6.7%) of the respondents were from Sango microfinance branch.

**Table 2:** Frequency Distribution of the LAPO Respondents by Gender

Items	Frequency	Percent
Male	58	38.7
Female	92	61.3
<b>Total</b>	<b>150</b>	<b>100.0</b>

The above revealed that 58 (38.7%) of the respondents were male while the female counterparts were 92 (61.3%). This implies that both gender is well represented in the sample chosen for the study thereby eliminating any possible form of gender bias and indicating that females were more involved in LAPO microfinance services.

**Table 3:** Frequency Distribution of the LAPO Respondents by Religion

Items	Frequency	Percent
Christianity	76	50.6
Islam	72	48.0
Traditional	2	1.3
<b>Total</b>	<b>150</b>	<b>100.0</b>

The above table showed that 76 (50.6%) of the respondents were Christians, 72 (48.0%) of the respondents were Muslims and 2 (1.3%) of the respondents were traditional worshippers. This indicated that all the religions were represented in this study and Christians were more involved in LAPO microfinance services.

#### *Answers to Research Questions*

**Research Question1:** How have microfinance activities (business and agricultural loans) affected the living conditions of service users?

**Table 4:** Multiple Regression Analysis of Interpersonal relationship

R= 0.754 R square = 0.568 Adjusted R square = 0.534 Std error = 2.277337						
	Model	Sum of Squares	Df	Mean Square	F	Sig.
1	Regression	2.197	2	2.197	111.425	.000 <sup>b</sup>
	Residual	764.896	148	5.168		
	Total	767.093	150			

The microfinance intervention's impact on service users' living conditions was shown in the above table by  $R = 0.754$ , indicating a positive correlation between the independent variables. The microfinance intervention's independent variables also had a 64.3% effect on the living conditions of service users, with an  $R$  square of 0.568 suggesting that the variance in these conditions may have resulted from factors not included in the research. Consequently, the model seems to be significant for prediction ( $F(2,148) = 111.425$ ;  $R = .754$ ,  $R^2 = .568$ , Adjusted  $R^2 = .534$ ,  $p < 0.05$ ).

**Research Question 2:** How did service users perceive the implementation of microfinance interventions in their areas?

**Table 5:** Descriptive Analysis of the perception of the service users on the implementation of the microfinance intervention on poverty reduction.

S/N	Items	SA	A	U	D	SD	Mean	Std. Dev
1	LAPO makes provision for regular business loan	104 (69.3%)	44 (29.3%)	2 (1.3%)	0 (0.0%)	0 (0.0%)	4.13	.841
2	Most people have access to regular business loan	52 (34.7%)	90 (60.0%)	8 (5.3%)	0 (0.0%)	0 (0.0%)	4.24	.865
3	Regular business loans have developed most small and medium businesses in our society	72 (49.0%)	60 (40.0%)	18 (12.0%)	0 (0.0%)	0 (0.0%)	4.16	.956

4	Most people have access to farming loan	60 (40.0%)	74 (49.3%)	16 (10.7)	0 (0.0%)	0 (0.0%)	4.23	.921
5	Farming loan of LAPO has improved agricultural produce in our society	62 (41.3%)	70 (46.7%)	16 (10.7%)	2 (1.3%)	0 (0.0%)	4.16	.956
6	Generally, LAPO has improved the lives of the low-income group in our society	58 (38.7%)	84 (56.0%)	8 (5.3%)	0 (0.0%)	0 (0.0%)	4.21	.920

The tabulated data displays that 104 respondents (69.3%), 72 respondents (49.0%), and 60 respondents (40.0%) strongly agreed with the statements stating that LAPO provides frequent business loans, which have contributed significantly to the growth of small and medium-sized businesses in the neighbourhood. Furthermore, a considerable number of respondents acknowledged the accessibility of farming loans, with 84 individuals (56.0%), 74 individuals (49.3%), and 70 individuals (46.7%) agreeing that LAPO's initiatives have positively impacted the livelihoods of the low-income demographic and have led to enhancements in agricultural productivity. The survey findings suggest that participants hold a positive perception regarding the implementation of microfinance programs aimed at poverty alleviation, attributing them to fostering economic progress and overall development among service beneficiaries.

## Discussion of Findings

The outcome of the findings regarding the first research inquiry indicates how the microfinance intervention (Business and Farming loans) impacted the living conditions of the service users. The results demonstrated that both components collectively contributed to forecasting the living conditions of the service users. Specifically, the amalgamation of these two components explained 64.3% of the variance in predicting the living conditions of the service users. This suggests that by considering these two components in the study, the living conditions of the service users could potentially increase by 64.3%, while the remaining 35.7% of the variation falls outside the scope of this research. Consequently, the combined effects of business loans and farming loans account for 64.3% of the influence on the living conditions of the service users in this investigation. This discovery aligns with the assertion made by Oluka, Orga and Monanu (2023:37) who argued that microfinance plays a crucial role in fostering entrepreneurship in developing countries, especially in underprivileged regions. Similarly, in harmony with the findings of the current study, Abebe and Kegne (2023) emphasised that the microfinance system stands out from other developmental interventions due to its capacity to provide ongoing social benefits on a large scale. Additionally, this finding supports the claims of (Oluka, Orga & Monanu, 2023; Ayanwale et al., 2023) who highlighted microfinance as a pivotal strategy in establishing global frameworks that cater to the needs of the most impoverished individuals.

The findings pertaining to research question 2 explored the service users' perspectives on the implementation of microfinance intervention (Business and Farming loans) in reducing poverty. The results indicated that these two components effectively predicted poverty reduction and enhanced the living conditions of the service users. This discovery resonates with the views expressed by IBEF (2013), which suggest that microfinance offers small loans to the underprivileged at low interest rates for short periods without requiring collateral, benefiting those with limited access to traditional banking services. Terberger (2003) explained that this methodology eventually enables the delivery of official financial services to economically disadvantaged persons, with the capacity to improve the quality of life for the destitute and promote economic expansion. Thus, the objective is not merely to extend credit to the poor but to serve as an economic development tool by offering a wide array of financial and non-financial services such as training and counseling. Furthermore, ensuring timely access to adequate financing is vital for the growth of their enterprises, rather than relying on subsidies.



## Conclusion

The aforementioned analysis and discourse on the significance of the Lift Above Poverty Alleviation Programme in Adult Education focuses on the empowerment of the low-income demographic through literacy education and enhancing their entrepreneurial standing, thus enabling them to become productive members of society. The ongoing transformations in the economy, culture, and society at large have reshaped the landscape of Adult Learning and Education towards skills acquisition and income generation. The study further concluded that business and farm loans contributed immensely to forecasting the living conditions of service users. Also, the components are capable of reducing poverty as well as enhancing the living conditions of service users.

## Recommendations

The following recommendations were made considering the implications of the findings:

1. The National Commission for Mass Literacy, Adult and Non-formal Education should work in collaboration with LAPO in providing soft loans for the economic empowerment of people attending basic and functional literacy education.
2. The State Agency for Mass Education should also emulate the same approach in providing education for all and creating a literate environment.
3. Bodies in charge of literacy and non-formal education should integrate micro-finance initiatives into basic and functional literacy programs as essential tools for fostering entrepreneurial advancement and facilitating the growth as well as progress of adult education practices in Nigeria.
4. Government and stakeholders should endeavor to convert basic literacy to functional literacy through integrative and consistent incentives for learners to improve and enhance adult education practice in Nigeria.

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