

## Bridging the Gap: Integrating Non-formal Education Entrepreneurship Skills into Adult Literacy Programmes in Nigeria

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### Abstract

*This study explores the integration of innovative and creative non-formal entrepreneurship skills into adult literacy programs in Nigeria, responding to the persistent challenge of adult illiteracy and the limited relevance of traditional literacy curricula to current socioeconomic realities. Despite government efforts, a substantial proportion of adults remain without functional literacy, which hinders their personal growth and economic participation. Through a descriptive and analytical approach grounded in the literature and experiential insights, this study identifies key entrepreneurial skills, such as business idea generation, business planning, financial literacy, new venture creation, fund sourcing, advertising, and networking, as critical tools for empowering adult learners. This study further outlines a strategic implementation framework that includes needs assessment, curriculum redesign, facilitator training, resource development, mentorship, and ongoing evaluation. The findings suggest that embedding these skills into literacy education not only enhances the practicality and attractiveness of programs but also enables learners to contribute to sustainable development. The paper concludes by advocating for policy and institutional support to facilitate transformative integration.*

**Keywords:** *Integratig, Non-formal education, Entrepreneurship skills, Adult literacy*

### 1. Introduction

Education is a cornerstone of development, and ensuring access to quality education is essential for all. This is because quality education guarantees sustainable socioeconomic development (SES). Unfortunately, Nigeria faces one of the world's highest illiteracy rates, with a significant portion of its adult population being unable to read or write. Nigeria's 2018 literacy rate was 62.02% (Nielsen, 2019). Literacy rates vary widely across different regions of the country (Yusuf et al., 2013), with gender disparities favoring men (70 %) and females (53 %) (Nielsen, 2019), and cultural and societal factors often limit educational opportunities for women and girls (Yusuf et al., 2013).

The National Policy on Education (2013) acknowledges the importance of adult and non-formal education in addressing Nigeria's high illiteracy rates. It outlines the government's commitment to providing literacy programs for adults and out-of-school youth, including adult literacy programs offered by state

agencies for mass education. These programs aim to equip individuals with reading, writing, and numeracy skills, enabling them to participate more fully in daily life and benefit from economic opportunities.

As adults' and societal needs evolve, scholars (Yusuf, 2011; Yusuf & Isah, 2011; Yusuf et al., 2013; Yusuf, 2013; Yusuf, 2014; Yusuf & Shehu, 2022) argue that traditional adult literacy programs may no longer adequately prepare participants for the challenges of sustainable development and societal reality. In Nigeria today, the effects of oil subsidy removal, poverty, hunger, unemployment, insecurity, and religious intolerance are significant challenges for adults. To address these realities effectively, adult literacy programs must incorporate skills that are relevant and applicable to contemporary challenges.

This study proposes the inclusion of innovative and creative non-formal education entrepreneurship skills in the curriculum of adult literacy programs in Nigeria. By focusing on the practical skills that adults can use in their daily lives, including reading, writing, numeracy, ICT, and livelihood improvement, Nigeria's adult literacy curriculum can be made more functional and relevant. Innovative non-formal education refers to

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unconventional and creative approaches to learning that occur outside traditional classroom settings. This type of education engages learners in dynamic, learner-centered, and hands-on ways, addressing diverse needs and interests, promoting lifelong learning, and fostering critical thinking and problem-solving skills (Bagudo & Yusuf, 2019). Adaptable and responsive to societal changes, innovative non-formal education complements formal education systems, empowers individuals to become lifelong learners, and navigates the challenges of the modern world.

Entrepreneurship education equips individuals with the knowledge, skills, and mindset needed to create, manage, and grow successful business. These skills go beyond traditional business education and emphasize innovation, creativity, and adaptability. When adults and youth with limited literacy opportunities are exposed to this type of non-formal education, they can acquire the skills to empower themselves economically and socially, enabling them to thrive in the knowledge-based and technologically advanced 21st century.

This paper discusses the state of adult literacy in Nigeria, efforts made to promote adult literacy, adult literacy curricula, challenges facing adults, and the need to expand adult literacy programs and explore innovative non-formal education entrepreneurship skills.

## 2. Method

This study employed a descriptive and analytical approach based on a literature review and experiential insights from the authors' backgrounds in adult education. Sources include government reports, academic studies, and global data on literacy and entrepreneurship. The method involved:

- a. Review the current state of adult literacy programs in Nigeria.
- b. Analyzing the gaps between the curriculum and adult learners' socioeconomic needs.
- c. Identifying relevant entrepreneurial skills suitable for non-formal education.
- d. Propose strategies for integrating these skills into adult literacy programs, focusing on curriculum development, facilitator training, and learner support mechanisms.

## 3. Results and discussion

### 3.1. State of Adult Literacy in Nigeria

Literacy is the fundamental foundation of education and learning. A person is considered literate when they can use reading, writing, and numeracy skills in any language for their daily activities. According to Anyikwa (2019), a literate society is a developed one, and every government strives to provide literacy opportunities for its citizens. Literacy guarantees citizens the sustainable capacity to address personal and societal problems.

Adult literacy is the cornerstone of individual empowerment, societal development, and economic growth. It is essential for active participation in civic life, accessing employment opportunities, and improving overall quality of life (Zakar & Yusuf, 2014). Nigeria continues to grapple with significant challenges of adult illiteracy. Despite government efforts and contributions from ((NGOs), a substantial portion of the adult population remains unable to read or write (Yusuf et al., 2013).

Overall, Nigeria's literacy rate in 2018 was 62.02%, an increase of 10.94% from 2008 (Nielsen, 2019). The southern regions have the highest literacy rates and smallest gender gap in literacy. In 2018, the male urban literacy rate was 86.4%, whereas the rural rate was 59.5% (Nielsen, 2019). The urban and rural female rates were 74% and 35.4 %, respectively. Wealth also plays a significant role, with young women from the wealthiest 20% of households being four times more likely to be literate than those from the poorest 20% (Nielsen 2019).

While the female literacy rate in Nigeria is among the highest in West Africa, substantial differences exist between the male and female literacy rates in both urban and rural areas. Age also significantly impacts literacy rates. The total literacy rate for people over 15 was 62%, with 70% males and 53% females. However, for those over 65, the total literacy rate is 28%, with 40% males and 18% females (Nielsen, 2019).

These statistics have serious implications for the personal and societal development of Nigeria, as no nation can rise above the quality and status of its education, where adult literacy serves as a foundation and an important component. Adult illiteracy poses significant risks to both individuals and nations (Zakari and Yusuf 2014). This restricts employment options, leading to lower incomes and increased poverty. Illiterate individuals may struggle to understand health information, leading to poor health choices and an increased vulnerability to diseases. Illiteracy can hinder social participation and integration, leading to feelings of isolation and marginalization. This can prevent individuals from fully participating in democratic processes and undermining civic engagement. Illiteracy hampers economic growth by limiting productivity and innovation, exacerbating social inequality, contributing to social unrest, undermining democratic institutions, and hindering human development by limiting access to education, healthcare, and other essential services (Yusuf 2011).

### 3.2. Efforts in the Provision of Adult Literacy in Nigeria

The introduction of adult literacy education in Nigeria dates back to the 11th century by Islamic scholars in the north and the 14th century by Christian missionaries (Anyikwa, 2019). The colonial government, through

collaboration among the Department of Education, district officers, schoolteachers, religious leaders, and traditional rulers, initiated efforts to promote adult literacy in Nigeria in 1940. This led to the first mass literacy campaign between 1946 and 1954 (Aderinoye, 1997), although it was frustrated by regional governments' failure to fulfill their promises, resulting in low attendance.

Donor agencies such as UNESCO have also contributed to adult literacy efforts in Nigeria. Sarumi (2006) reported that between 1946 and 1958, developing countries, including Nigeria, witnessed UNESCO's facilitation of funding education that supported literacy and skills acquisition. In the 1980s, the UNDP was known to have supported adult literacy provisions in Nigeria.

The indigenous government, leveraging the impact of the civil war, planned another mass literacy campaign believing that mass education opportunities would foster national commitment. This effort materialized in 1974 when the Nigerian government embarked on a new campaign for literacy promotion. With the establishment of the National Commission for Mass Literacy in 1990, the first assignment of the Commission was to implement the National Mass Literacy Campaign (Sarumi 2006).

The administration of President Shehu Shagari launched a 10-year mass literacy campaign from 1982 to 1992, directing state governments to establish State Agencies for Mass Education. Subsequent military governments promoted mass literacy through agencies such as the Directorate of Food, Roads, and Rural Infrastructure (DFRRI) and Mass Mobilization for Self-Reliance, Social Justice, and Economic Recovery (MAMSER).

The launch of the Universal Basic Education (UBE) programme in 1999 further boosted the promotion of adult literacy in Nigeria. The UBE 2004 Act mandates providing education for all, including children, youth, and adults, regardless of their condition or geographical location. State Agencies for Mass Education in Nigeria promote adult and non-formal education by prioritizing adult literacy programs and vocational skill acquisition. This study aims to improve adult literacy rates and provide occupational skills to youth and adults to reduce poverty and social services in society.

### **3.3. Adult Literacy and Its Curricula in Nigeria**

The word "curriculum" originated from the Latin word "Currere," meaning "to run" (Olori, 2015). According to Aderinoye (2004), the curriculum refers to the course or program of study in schools. While the curriculum is commonly used in formal education, "program" programs are preferred in the context of adult and non-formal education (Olori, 2015). Rogers (1986) defined the curriculum in adult literacy as all the planned conditions and events to which the learner is exposed for the purpose of promoting learning. Scholars such as

Okedara (1991), Afrik (1995), and Babkiwa (1995) have different perspectives on curriculum development in adult literacy.

Historically, adult literacy education in Nigeria began with the acquisition of the "3Rs": reading, writing, and arithmetic (Anyikwa 2019). Yusuf (2011) reported that mass education agencies offer basic literacy and post-literacy programs. Specifically, basic literacy is equipped with reading, writing, and numeracy skills (National Commission for Mass Literacy, Adult, and Non-formal Education [NMEC], 2012). These programs typically last nine months and are taught in either the local or English language. The curriculum focuses on developing foundational reading, writing, and arithmetic skills to prepare students for further education. Upon completion, graduates transition to post-literacy programs, which last for two years. Here, participants delve into subjects such as Mathematics, English Language, Social Studies, and Basic Science (NMEC, 2012). Successful completion of post-literacy programs is equivalent to primary school education (Indabawa, Haladu, & Garba, 2002).

However, studies by Omyemi (2010) and Yusuf (2011) have highlighted the disconnection between these programs and adults' working lives or their basic needs for economic and socio-political development. The traditional teaching methods employed have hindered the programs' effectiveness in providing adults with functional literacy skills that could stimulate their interest in and commitment to learning. Instead, the focus has been primarily on imparting basic literacy education, neglecting to equip learners with innovative, creative, and entrepreneurial knowledge and skills for self-fulfillment, improved livelihoods, and improved living standards. Yusuf's study (2013) further corroborates this, revealing that 69% of participants identified the traditional teaching of basic literacy and post-literacy programs without reference to socioeconomic needs as a major hindrance to learning.

A critical examination of the two curricula (basic literacy and post-literacy) reveals that their content does not adequately reflect the realities of 21st-century Nigeria, which is characterized by poverty, high food inflation, high transport costs, unemployment, economic hostility, and serious insecurity. The author's experience as an adult educator and practitioner confirms that many adult literacy centers prioritize the teaching of reading and writing over essential skills for socioeconomic survival. Umar, Eshak, Bichi, and Aujara (2010) support this observation, noting that adult literacy curricula often fail to address the specific needs and interests of adult learners, potentially discouraging their participation.

Nigeria, like many developing countries, faces numerous challenges that affect the lives of its adult population. Adult illiterate people are disproportionately affected by these challenges, and the current basic literacy and post-literacy curricula may not be sufficient to

address them. Innovative and entrepreneurial approaches are essential for obtaining effective solutions. Therefore, incorporating innovative and creative non-formal education entrepreneurship skills into Nigerian adult literacy programs is crucial.

### **3.4. Innovative and Creative Non-Formal Education Entrepreneurship Skills**

The Nigerian government's desire to address unemployment, underemployment, economic recession, food inflation, and the effects of fuel subsidy removal has led to a focus on promoting entrepreneurship development, particularly in the agricultural sector (Oyebanjo, Obadofin, Enitinwa, Oliseyenum, & Ajayi, 2024). Entrepreneurship is recognized as a major solution to several economic, social, and environmental concerns. It continues to be a key driver of universal economic development and sustainability. As an important engine of growth, entrepreneurship involves the ability and willingness to formulate, organize, and manage a business venture with its associated risks to make a profit (Colbert & Ugo, 2019). This capacity has been best developed through entrepreneurship education.

Entrepreneurship education equips individuals with the knowledge, skills, and mindset to identify opportunities, create and build ventures, and manage risk. It fosters innovation, creativity, and problem solving (Akinola, 2006). This education encompasses business planning, financial management, marketing and sales, leadership and teamwork, innovation and creativity, and risk management. Its goal is to empower individuals to become successful entrepreneurs and to contribute to economic growth and development. By exposing adult literacy learners to entrepreneurship skills, they can be equipped and empowered to confront the current and future economic challenges. Entrepreneurship education has emerged as a critical strategy for fostering economic growth and development, particularly among the youth. Numerous studies (Audretsch & Ehrlich, 2017, 2018; Oyebanjo et al., 2024) have explored its impact on youth economies, demonstrating its potential to create jobs, stimulate innovation, and reduce unemployment. The question that comes to mind at this time is what innovative non-formal entrepreneurship skills can be included in the curriculum of adult literacy programs? Therefore, this study proposes the following non-formal education entrepreneurship skills:

### **3.5. Business Idea Generation Skills**

Entrepreneurship is the ability to create and manage a business. Idea generation is a key factor in achieving success in the entrepreneurial world. Developing these skills is essential to aspiring entrepreneurs. Business idea generation is a creative process that involves the identification of opportunities and development of innovative solutions. The idea should not only be unique,

but also feasible to implement. For example, consider a neighborhood with a mini-market that lacks a sachet and bottled water despite the high demand for these items. This gap represents a potential business opportunity to explore. Such content can be incorporated into basic literacy and post-literacy programs to help learners develop business idea-generation skills. These skills include creativity, innovation, out-of-the-box thinking, mind mapping, problem solving, curiosity, and observation.

### **3.5. Business Plan Skills**

Business planning skills encompass the competencies and abilities required to create a comprehensive and effective business plan. A well-developed business plan serves as a roadmap outlining a company's objectives, strategies, and financial projections. It is a vital tool for attracting investors, securing funding, and guiding business growth (Kuratko 2007).

Business plan skills include market analysis, financial planning, strategic planning, operational planning, communication and presentation, problem solving, and critical thinking. By acquiring and mastering these skills, adult literacy learners can enhance their ability to identify and plan viable businesses and enterprises, thereby leading to improved economic opportunities. It is believed that incorporating these skills into the adult literacy curriculum will better equip adult learners with sustainable livelihoods.

### **3.6. Financial Literacy Skills**

Financial literacy skills are knowledge and abilities necessary to understand and effectively manage personal finances. They involve confidence, knowledge, and skills to make informed financial decisions that promote financial self-sufficiency, stability, and well-being. These skills include the ability to effectively locate, evaluate, and utilize information, resources, and services as well as make informed decisions about financial obligations, budgeting, credit, debt, and future planning (Hasler & Lusardi, 2019).

Financial literacy encompasses the knowledge and ability to use financial information to make informed decisions aligned with financial goals. This includes understanding concepts, such as budgeting, saving, investing, borrowing, debt management, credit management, tax management, risk management, and asset protection. Financial literacy is crucial for both individuals and the society. This empowers adult learners to make informed decisions about their finances, leading to improved financial well-being and quality of life. Incorporating financial literacy into the adult literacy curriculum can help learners enhance their financial well-being, achieve goals, and contribute to a stronger economy.

### 3.7. Starting a New Venture

Starting a new venture requires an entrepreneur to possess specific skills. This involves launching new businesses and enterprises. This process encompasses identifying a business opportunity, developing a comprehensive business plan, securing necessary resources, and executing the plan to achieve desired outcomes (Odeyemi et al., 2004).

When embarking on a new business venture, the entrepreneur plays a pivotal role in assembling the initial and operational resources. They prepared a feasibility study report, recruited personnel, acquired technology, determined the business location, secured funding, and made decisions regarding product packaging, brand name, and banking.

It is important to note that starting a new business involves significant risks, such as the possibility of product rejection; inadequate equipment, materials, or personnel; and unforeseen challenges that may hinder product distribution. Successful navigation of these risks requires specific skills. Learning by doing is one of the most effective ways of developing the knowledge and skills necessary for entrepreneurial success. By exposing adult literacy learners to these concepts, we can empower them both economically and socially. Incorporating new venture skills into adult literacy programs can enhance learners' economic capacity.

### 3.8. Sourcing for Funds Skills

One of the significant challenges that any businessperson may face is sourcing funds to operate a business. Sourcing for funds refers to the abilities and knowledge required to identify, attract, and secure financial resources for a business or project. These skills are crucial for entrepreneurs, business owners, and individuals seeking funding for various endeavors (Odeyemi et al., 2004).

The essential skills include financial analysis, networking, pitching, negotiation, and grant writing. By developing these skills, adult literacy learners can increase their chances of successfully raising funds for projects and achieving financial goals. Incorporating these skills into adult literacy programs would provide graduates with an opportunity to source funds for their businesses.

### 3.9. Advertising Skills

In entrepreneurship, advertising involves the strategic use of paid media to promote a product, service, or brand to a target audience. It entails creating and delivering messages through various channels (e.g., print, digital, and broadcast) to influence consumer behavior and drive sales (Odeyemi et al., 2004). Advertising helps increase the visibility and recognition of a product or service, attract new customers and generate leads, establish a unique market position, and strengthen relationships with

existing customers. Effective advertising is essential for communicating a brand's message to its target audience and for driving sales. This requires a combination of creativity, strategy, and technical knowledge. By effectively utilizing advertising, entrepreneurs can build strong brands, reach their target audience, and achieve their business goals. When adult literacy learners internalize these advertising skills, they are better positioned to grow and prosper in their businesses. Therefore, it is essential to incorporate advertising skills into adult literacy programmes.

### 3.9. Networking Skills

In business, networking refers to the practice of building and maintaining relationships with individuals and organizations within a specific industry or field. This involves connecting with people who can offer support, opportunities, information, or referrals. Business networking skills are the abilities and techniques used to establish and nurture relationships with individuals and organizations within a particular industry or field (Abou-Moghli & Al Muala, 2012). These skills are crucial for creating valuable connections, expanding professional opportunities, and fostering collaborations.

### 3.10. Integrating Non-Formal Education Entrepreneurial Skills into Adult Literacy Programs: Considerations

Having proposed and justified the need to incorporate innovative non-formal education entrepreneurial skills into adult literacy programs, the next question is how to implement this integration effectively. However, this requires a structured and systematic approach. The following strategies are suggested:

#### a. Needs Assessment

This process involves understanding the needs of adult-literacy learners. A comprehensive assessment can be conducted to gauge the learners' existing knowledge, skills, and aspirations. Aligning with local economic conditions, market trends, and cultural factors is essential for understanding which economic and occupational skills would benefit learners and be marketable within their communities.

#### b. Curriculum Development and Integration

This stage involved incorporating entrepreneurial skills into the existing adult literacy curriculum. It is necessary to determine which entrepreneurial skills should be included in each level of literacy program (basic and post-literacy). Developing hands-on activities that allow learners to apply their knowledge, such as creating business plans or conducting market research, can significantly enhance the richness of adult literacy curricula. Integration should be designed to ensure that the entrepreneurial skills components do not compromise the learning of reading, writing, and numeracy skills.

#### c. Training of Adult Literacy Facilitators

Facilitators play a crucial role in the teaching and learning of adult literacy programmes. The quality of adult literacy education outcomes cannot exceed the quality of facilitators. As additional skills are incorporated into the adult literacy curriculum, facilitators need to be trained to effectively handle changes and additions. Facilitators of retraining are also essential. Training should focus on equipping facilitators with entrepreneurial knowledge, concepts, methodologies, and best practices. Training should emphasize the use of interactive and engaging teaching methods that promote critical thinking and creativity.

d. Resource Development

New resource materials are necessary to facilitate entrepreneurial skills, in addition to the standard primers used in literacy classes. This can involve developing or adapting educational materials, such as textbooks, worksheets, and case studies that are relevant to learners' contexts and interests.

Furthermore, efforts must be made to ensure that learners have access to essential tools and resources, such as computers, Internet connectivity, and business planning software, which can facilitate the seamless integration of entrepreneurial skills and the usual literacy skills of reading, writing, and numeracy.

e. Mentorship and Support

The nature of entrepreneurial skills requires a hands-on learning approach. Entrepreneurial skills are best developed through practical applications. Therefore, mentorship and support are crucial for effective learning and facilitation. Mentorship involves connecting learners to successful entrepreneurs who can provide guidance, advice, and support. This can involve pairing learners with mentors for a specified period to learn and practice their skills. Mentors can also create and facilitate networking opportunities in which learners can connect with potential customers, suppliers, and partners. This support can create a ready-made market for learners, based on their chosen skills and trade.

f. Evaluation and Improvement

This involves regularly assessing the skills acquired by learners to determine the extent to which the program achieves its goals. This entails regularly evaluating learners' progress in acquiring entrepreneurial skills and their ability to apply them in real-world situations. The evaluation results can be used to identify areas for improvement and to make necessary adjustments to the program. By leveraging the potential for evaluation, adult literacy programs can effectively integrate entrepreneurial skills and empower learners to become self-sufficient and contribute to economic development.

#### 4. Conclusion

In conclusion, the integration of innovative and creative non-formal entrepreneurship skills into the curriculum of adult literacy programs in Nigeria is

imperative for addressing the nation's multifaceted challenges. Despite government efforts and the contributions of NGOs, a significant portion of the adult population remains illiterate, which limits their personal and societal development. While traditional adult literacy programs have been valuable, they often fail to equip adults with the practical skills necessary to navigate the complexities of the 21st century.

By incorporating entrepreneurial skills into the curriculum, adult literacy programs can empower individuals to become self-sufficient, create jobs, and contribute to economic growth. These skills, including business idea generation, business planning, financial literacy, starting new ventures, sourcing funds, and advertising, are essential to thriving in today's competitive landscape.

To implement this integration effectively, careful consideration must be given to needs assessment, curriculum development, facilitator training, resource development, mentorship and support, and evaluation. By adopting a structured and systematic approach, Nigeria can enhance its adult literacy programs and equip its citizens with the tools they need to overcome challenges and achieve sustainable socioeconomic development.

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