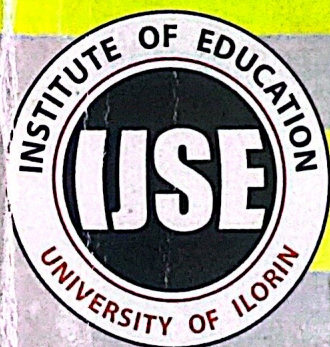
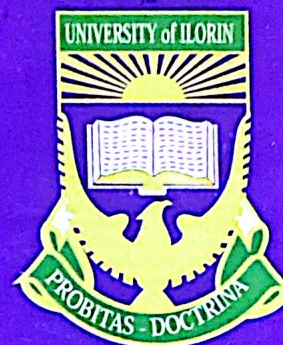


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EDUCATING ALMAJIRI CHILDREN FOR GLOBAL CITIZENSHIP: ISSUES, PROSPECTS AND CHALLENGES

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Abstract

One of the fundamental and alienable rights of every citizen is the provision of interrupted basic education for every category of Nigerian child. Therefore, educating Almajiri children for global citizenship is a veritable tool towards eradicating out of school social phenomenon which is a national threat. This paper examined conceptual framework of Almajiri education bearing in mind its laudable objectives. It equally spelt out the needs to educate Almajiri bearing in mind issues involved, prospect and challenges. The paper further gives working suggestions on how Almajiri programme would bring about school reform geared towards sustaining desirable growth and development.

Keywords: Educating, Almajiri, Global Citizenship, Prospects, Challenges

Introduction

Education all over the world is the only key that unlocks the door to development and progress of any nation while Knowledge serves as fundamental sources of socio-economic status where development depend on. No nation in the world today can achieve greatness if the youth therein, are denied access to quality education. This is more understandable in today's knowledge-driven world. Despite this acknowledgement, large number of teeming Almajiri children are reported to be roaming about aimlessly on the street of Nigeria, without access to quality education particularly in Northern part of the country as a result of negative ill pervaded in the teaching and indoctrination of Almajiri children. The universal basic education programme prescribed the Almajiri children as one of the fundamental components of the scheme aimed at universalizing basic education across the globe which the sustainable development goals sought for.

The word Almajiri is derived from Arabic term Al-muhajir, meaning the migrant. Historically, the term has its origin in the famous migration of the prophet Muhammed and his compatriots from Makah to Medina in the early days of Islam (Khalid, 2006). In its Nigerian usage the word Almajiri means those who left their villages or town, parents, relations, and friends in search of Islamic religious knowledge and scholarship.

The Almajiri education is known and referred to as Tsangaya schooling or Quranic schooling system (Madrrasah). Almajiri education is a major component of the Universal Basic Education Scheme. It comprises groups of children who mail around in search of both Quranic and western education. It is a form of education which constitutes over 9 million school children that are inhabited across all identified Almajiri schools all over the country, most especially in the northern region. These sets of children are regarded as disadvantaged and vulnerable groups. In a

bid to universalize basic access to education thereby reducing out of school children made government to integrate the Almajiri education into the universal basic education scheme.

According to Yusha'u, Tsafe, Babangida and lawal (2013), Almajiri education connotes a traditional method of acquiring and memorizing the glorious Quran in Hausa/Fulani land where boys at the tender age are sent out by their parent or guardians to other villages, towns or cities for Quran education under a knowledgeable Islamic scholar called Mallam. He categorized Almajirai (plural of Almajiri) into 3 classes namely Gardi, Titipiri and Kolo. "Kolo" is equivalent to primary school age; the kids are aged between 7 to 15 years. The "Titipiri" falls in the secondary school category while the "Gardi" is the equivalent of the tertiary level. At the level of the "Kolo", the child, especially visiting one, has woman guardian called "Uwar Daki" for whom he runs domestic errands in exchange for his feeding and welfare. By the time he has moved into the "Titipiri" stage, he has begun to seek minor jobs and vocations to take care of him and fund part of his education. By the time he reaches "Gardi stage" he has not only completed the study of the Qur'an and Hadith but also take responsibility for himself. Having acquired knowledge and a vocation or trade he learned in the process of his education, expected to make plans and decisions with regard to his life. The individual may choose to go further in search of more knowledge or develop and grow in his chosen career.

Almajiri education is such an activity in which the Almajiri (pupil/student of traditional Quranic schools), get involve during the process of acquiring Quranic and Islamic education. It is an educational system that is primarily Islamic.

According to Alkali (2001), Almajiri is a semi – formal system of Quranic education in which children mostly boys, are sent by their parents to take up residence with Islamic Mallam, for instruction in the Quran and other Islamic texts. They further explain that it is originated from the Arabic root word Almuhajirun which means immigrants; this is an allusion to the time of prophet Muhammed (SAW) where the people of Mecca migrated to medina. Traditionally, children would be sent to places far away from their parents, where they would be under the custody of a Mallam to acquire religious knowledge while also learning to fend for them. They would beg for aims or serve in their teacher's farms as a means of compensation for their religious education and upbringing. Also, studies by Ayuba (2009) indicate that, the Almajiri practice is religiously legitimized as the Prophet (S.A.W) was reported to have advised Muslims to travel in search of knowledge even up to china. It is said in a hadith that: "Whoever able to set out seeking knowledge will be walking in the path of God until his return and whoever dies while in pursuit of learning will be regarded as martyr"

This is the reason why Islamic scholars travel and migrate to different part of the world in search of knowledge with their students, but right from initial stage begging was not a virtue of this practice as the Prophet of Islam that brought the Quran and knowledge of Islam discourage begging. The prophet of Islam admonished that, it is better for a believer to go and cut firewood in the bush and sell than begging. In the similar vein, Ibrahim (2010) reiterated that Islam encourage people to seek for knowledge but does not in any way promote begging or allowing children to wandering on empty stomachs under the guise of searching for Quranic education.

The Need to Educate Almajiri Children for Global Citizenship

The purpose of educating Almajiri children has long been identified as a panacea of grooming the leaders of tomorrow. Its integration into a formal schooling settings will strengthen the ability of the learners to read, write and memorize the Qur'an in a conducive learning atmosphere and to introduce secular subjects of western education into Qur'anic school system

thereby making the products literate, numerate and equipped them with manipulative and survival skills in the modern system to meet goals of Education For All (EFA) and to eradicate Almajiri method of involving teenage children into street begging, hard labour, unhygienic condition, social vices and also to provide adequate and qualitative instructional materials in both Islamic and secular subjects.

The integrated Almajiri schools enables Almajirai to offer core subjects, English, Science, Mathematics, Social Studies with Hausa, Computer, PHE and Handwriting under formal system of education with Agriculture, Trade, Commerce, Handcraft, Mechanic, Vulcanizing and Islamic Calligraphy among others as vocational skills in the school curriculum. While the component of non-formal education for Quranic education recitation of the Glorious Qur'an and Islamic studying in the field of Qira'atul Qur'an, Tahfeez, Tajweed, Arabic, Islamic Studies, Tauhid, Hadith, Fiqh and Sira are thus tenable in the Almajiri schools (Isiaka, 2015).

Sule (2002) highlighted the aims and objectives of Qur'anic system of education to produce a faithful and piety man that will be useful to the society in general.

1. To provide a conducive and organized learning environment that will ensure Almajirai acquire both Qur'anic and Modern Basic Education.
2. To provide an integrated curriculum that promotes the study of Al-Qur'an and basic education subjects.
3. To provide the Almajirai with opportunities to acquire knowledge and vocational skills and that will enable them to be self-reliant and useful to their communities.
4. To provide sound foundation for Tajweed and Tahfeez for Almajirai
5. To provide opportunities for graduates off the school to further their studies
6. To provide health and sanitary condition, physical and social security and social welfare that ensures protection of almajirai from all forms of danger.

Ja'afar (2008) declared that Almajiri system of education is the intellectual moral training of pupils and students. The intellectual objectives are of two types depending on the type of enrolment in the school. Thus, the intellectual objective for pupils/students enrolled under the domestic type is mostly restricted to expose them to reading and writing of Glorious Qur'an only. As for the boarding ones, their enrolment mostly aimed at producing future teachers and professionals in various fields, such as Fiqh (Islamic Jurisprudence), Sirah, (Prophet biological life), Hadith (sayings and practices of Prophet (S.A.W)) among others. While the second objective of the Almajiri system which is the provision of moral development of the pupils which can be achieved through different means. These according to Ja'afar (2008) include the teaching of good habits, manners like eating, drinking habit, greetings, respect for elders, relatives and neighbor, proper dressshing etc. furthermore, pupils are also taught to shun away from forbidden acts such as telling lies, deceitfulness, alcoholic drinks, adultery, gambling and dishonesty among others through admonition and preaching. Dahiru (2011) observed that since the goals of Qur'anic schools are infuse, the complete knowledge of the Qur'anic and Islamic education is a way of absorbing moral values and spiritual sanctity for the individual here on earth and in the hereafter. He therefore itemized the following as specific objectives of Qur'an education.

- i Ensure that children read and recite the Qur'an,
- ii Children become fully inducted into Islamic moral values in all behaviors,
- iii Children become as knowledgeable in Arabic language and basic Islamic sciences as a foundation for further studies.

Abdulmalik (2008) stated that in Islam, education is conceived as process of self-disciplined which involve physical, mental and spiritual training of man. It aims at producing well disciplined, highly skillful and responsible human beings who are conscious of their duties to Almighty Allah and commitments to the service of their society.

Furthermore, the goals of integrating the two systems are to improve living condition and empower the Almajiri and their Mallam. Also, to eradicate all negative practices of Almajiri system especially that of teenage children involvement in begging. Moreover, Mahuta (2009), Dahiru (2011), and Bunza (2009) all declared the goals of integrating the two system of education in their works as follows:

- a. To accord the Islamic system of education an official status and formal recognition.
- b. To integrate element of Basic Education into the Qur'anic school system without interfering with the goals of the Qur'anic system. These shall be with the view to improve their capacities and empowering them.
- c. To introduce into the Islamic education curriculum some modern subjects of science, mathematics, language and other aspect of life skills found in the curriculum of modern secular curriculum.
- d. To acquire skills and competences necessary for entry to primary and secondary schools as well as tertiary and University Education.
- e. To make the products of the system useful and acceptable to members of their communities, introduce elements of Basic Education into Qur'anic school system thereby making the products literate, numerate and to enable them acquire manipulative and survival skills in the modern formal system to meet the goals of education for all (EFA).
- f. To provide conducive learning environments in the Qur'anic schools and inculcate in the learners the knowledge of some Islamic rites that will be taught from the Qur'an, Hadith, Fiqh, Surah and Tahdhib
- g. To provide bases for capacity development in the Qur'anic school system through training and retaining of its operators and teachers.
- h. To increase the number of schools enrolment thereby greatly reducing the number of out of school children on the streets and to improve the health condition of the Qur'anic or Almajiri school children.

Benefits of Integrating Almajiri Education for Global Citizenship

The current trend of integrating both Qur'anic Education with western System of Education is progressing at all governmental level be it federal, state, and local government.

This is a sign that the trend will be faithful. However, the fruit of the effort may not be immediate but in future. Umar (2003) enumerated the following anticipated consequences of integrating Almajiri education for global citizenship in the society as;

1. Almajiri children will be able to compete favourably with the rest of the world through acquisition of appropriate skills, aptitudes and competence needed in tune with global best practices required in this globalised world
2. Enrolment of Almajiri from Makaranta Allo into the Integrated Almajiri School will drastically reduce the numbers of beggars on the street, restaurant and other public places.
3. All the hazards and communicable disease that Almajiri are exposed to will be avoided.

4. Exposure of Almajiri to bad behaviour and other social vices such as theft, drug addiction, pick pocketing etc will be eradicated.
5. All security threats in the nation such as post-election violence in Jos and most recently Boko Haram Bombings in the north-east which has element of Almajiri as perpetrators will be halted hitherto
6. Integrated Almajiri Education would ensure standard curriculum and time completion duration of programme hence it will reduce time wastage.
7. Knowledge acquisition at Integrated Almajiri School will not be limited to Qur'anic and Western Education but will also include other vocational skills (e.g Mechanic, Technician, Fashion Designer, Vulcanizing, Barbing etc) that will make them to be self-reliance thereby reducing their poverty level.
8. Employment of the Almajiri Mallams (teachers) will also salvage them from poverty.
9. Honour and dignity will be accorded to the student, graduates and teachers of Integrated Almajiri School.

Islam encourages acquisition of knowledge in which Allah (SWA) asked mankind to know him (Allah) before they worship him and prophet Mohammed (SAW) said "seeking for knowledge for both sexes is compulsory and seek for knowledge even to city of shin (now China)". Ibrahim (2010) observes that Islam encourage people to seek for knowledge but does not in any way promote begging or allowing children to be wandering on empty stomachs under the guise of searching for Quranic education.

Laniyan (2011) ret rated that the government of Former President Jonathan had touched on the sensitive matter of protection of life and property of Nigerians wherever they choose to live at the flag off of his campaign in North-East. Also all through his election campaigns, the provision of formal and Islamic education to over 9.5 million Almajiri was a point of discussion.

Prospects of Almajiri Education

Spirited stakeholders such as the government, private bodies and Non governmental organizations have in one way or the other put in placed remarkable and laudable programmes, projects aimed at strengthening further the viability of the Almajiri programme. The researchers regarded the under mentioned as sustaining and enduring. In a bid to ensuring a befitting and success - drone programme of Almajiri education, UBEC (2015) reiterated the following strategic plan of actions that will enhance and sustain the realization of the integration of Almajiri Education in Nigeria as follows:

- Establishment of more Integrated Almajiri Model Schools as a way of repositioning the working system for national and international recognition.
- Support for community owned Tsangaya / Islamiyyah and Tahfeez Primary Schools as a way of revamping the system;
- Development and Production of National Policy Framework for Almajiri Education is a ray of hope for the system
- Development, Harmonization, production and distribution of curricula for Almajiri Education Programme to all Almajiri Schools.
- Development, production and distribution of Textbooks and Teachers' Guide to all Almajiri Model Schools are equally a laudable effort at projecting the Almajiri education.

- Construction of 117 Model Almajiri Schools in 26 States of the federation and the FCT (Adamawa, Bauchi, Borno, Edo, Ekiti, Gombe, Jigawa, Kaduna, Kano, Katshina, Kebbi, Kogi, Kwara, Lagos, Nasarawa, Niger, Ogun, Ondo, Osun, Oyo, Rivers, Sokoto, Taraba, Yobe and Zamfara). With North-West having 50 schools; North-East: 27; North-Central: 22; South-West: 16; and South-South with 2 schools is a veritable tool at positioning Almajiri education.
- In an attempt to strengthen the existing Islamiyyah and Madrasah schools, 138 schools in 30 states and the FCT (Abia, Adamawa, Anambra, Bauchi, Bayelsa, Borno, Delta, Ebonyi, Edo, Ekiti, Enugu, Gombe, Jigawa, Kaduna, Kano, Katshina, Kebbi, Kogi, Kwara, Nasarawa, Niger, Ogun, Ondo, Osun, Oyo, Plateau, Sokoto, Taraba, Yobe and Zamfara States) were identified and provided with funds to expand their infrastructural facilities through Model III form of intervention.
- Provision of Furniture items and science equipments in all the schools.
- Provision of school feeding programme for Almajiri children is indeed a ray of hope for the sustainability of the programme.
- The commission had trained 58 UBEC Quality Assurance Officers and State Almajiri Education Desk Officers on Quality control in Almajiri Schools.
- 270 Almajiri Model School Proprietors and head teachers were trained on curriculum implementation and use of textbooks in teaching and learning.
- 174 numbers of SUBEB Desk Officers, Local Governments Education Secretaries and Chairmen of SBMCs were trained on establishment of School Based Management Committees in Almajiri Schools.
- Similarly, former executive secretary of TET Fund, Prof. Mahmoud Yakubu, said that federal government through the fund, had mapped out N5bn for construction, equipping, furnishing and provision of books for 10 models boarding and 20-day schools across the country.
- "Sokoto State Government, under the administration of Former Governor Alh. Dr. Aliyu Magatakarda established a ministry for Religious Affairs. This ministry has taken up the Almajiri issue very seriously" (Ghani, 2009) in Isiaka (2015). Isiaka continued that the first honourable commissioner for the Ministry for Religion Affairs in Sokoto State. Prof. Musa Garba Maitafisir stated that Governor Magatakarda approved N15.6million for the establishment of Almajiri Integrated Model Schools (AIMS) in some strategic locations across the state and that pupils/students will benefit through provision of boarding facilities with the Tsangaya schools.
- Despite the efforts to mitigate the challenges bedeviling the Almajiri education made by government, traditional rulers, NGOs, individuals, as well as other agencies, the problems of Almajiri persist partly because of lack of commitments from the stakeholders in Almajiri education. Recently, the Kano State Government banned the migration of itinerant scholars from rural areas to cities and mounted the pilot feeding scheme in three priority local government areas of the State.
- At another level, an advocacy campaign aimed at stemming the increasing abuse of Almajiri Sponsored by the Embassy of the United State of America, the program is specifically designed to combat labour exploitation of street child-beggars and de-

escalate the stage of insecurity in Kano and the North-West geo-political zone of the country (Abuh, 2015).

- Spirited State in the North initiated a prohibition against Almajiri by the Ministry of Women's Affairs and Social Development (MOWASD) in order to reduce prevalence of child labor in Nigeria. In another development, Kano State Economic Empowerment and Development Strategy, as well as United States Agency for International Development, equally supported Almajiri/Tsangaya schools centre for large numbers of these Almajiri children originating from outside. This will complement the Education Trust Fund (ETF) intervention aimed at building one hundred and fifty (150) Tsangaya/Almajiri schools across the country, in which Kano State was one of the beneficiaries. This joint gesture is to reduce the problems of child street-beggars in Nigeria

Challenges Truncating the Universalisation of Almajiri Education

Despite the tremendous efforts made by government and spirited individuals and organization towards revamping Almajiri education, there are lots of factors that affect smooth implementation of the programme. The issue of begging is a major challenge bedeviling Almajiri children. To this end, Abdulwahab (2021) sees begging as the most distracting aspect of Almajiri system as it takes them out of the control of Mallam and exposes them to negative habits as they come in contact with people of low virtue like prostitutes, cultists, drug addicts, traffickers, terrorists, arsonists, etc. these are some of the features of the Almajiri of nowadays who are victims of neglect and exploitations. They are seen everywhere singing and begging for food and money, being vulnerable to abuse, drugs, trafficking and various forms of exploitation. Their conditions of living is less than average as reflected in their torn, dirty looking cloth, hungry stomach, and unkempt body. These children are dumped in Almajiri schools because Islamic education is free; some of the parents will not show up again, let alone caring for their children.

Another major challenge is the rising insecurity. In this context, Abuh (2015) found that the rising insecurity in Northern Nigeria creates threat to economic and political stability. Onwumere (2013) found that those who are not from the North are worried that while the Almajiri wander the streets in search of support from people, they pose a threat to national security as they could be vulnerable to the indoctrination of the Boko Haram terrorist group. This shows a strong nexus between Almajiri and Boko Haram.

Inadequate funding of Almajiri programme is equally a major challenge. In this vein, Isiaka (2015) indicates that the Almajiri education programme is inadequately funded thus hindering the success of the programme. This finding corroborates with Maiyashi (2003) & Pete and Isaac (2013) in Abdulwahab (2021) who reported that percentage of the budget allocated to education is very low. It should be noted that facilities available are not properly maintained and sustained for the implementation of Model Almajiri educational programme.

Another challenge is hinged on lack of wider coverage on the issue of public enlightenment and social mobilization for the programme. The study revealed that these practices are inadequate and defective. The public enlightenment was not properly carried out using all the three major indigenous language to ensure that everyone in the society understand the need for the integration of Almajiri education system. This creates a communication gap and makes understanding difficult especially for teaching and learning.

Conclusion

The integrated Almajiri educational system is a laudable programme designed to provide quality education for all Nigeria school age. The government, individuals and corporate organizations have expended meticulously on the programme which have not blossom appropriately. What lies in the cupboard remains the clarion call for all and sundry so as to achieve SDGs against child molestation, servitude and slavery, begging, agent of social disruption, and lots more. To cross the moster- hurdle in this century and beyond at rebranding the Almajirai, requires attitudinal and aptitudinal change especially from community leaders, Mallams and teachers of Almajiri within their environmental peculiarities.

Recommendations

The researchers put forward the following recommendations as a way of strengthening the Almajiri Education Programme;

1. The need to operationalize the Universal Basic Education Acts and other related matters enacted in 2004 should be spelt out and enforced by Law Enforcement Agencies. The enforcement lies on all and sundry because Government intentions on laudable programmes should be everyone concerns.
2. For Almajiri School Children to live, cope and survive, the school environment should be child friendly with requisite infrastructures.
3. Spirited stakeholders should continue to usher in their best towards revamping the programme in line with global and international best practices.
4. School Intervention Programme and school feeding is required for the main stay of Almajiri education.
5. Public enlightenment, sensitization campaign and social mobilization in the use of local language should be imbibed in other to correct ill-fated ideas and belief that the populace has on the Almajiri education.
6. Funding, monitoring and supervisory mechanism is a veritable tool at repositioning and sustaining the Almajiri programme.

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PROMOTING FINANCIAL LITERACY FOR PEOPLE'S SUSTAINABLE SOCIO-ECONOMIC DEVELOPMENT IN NIGERIA: AN ADULT EDUCATION APPROACH

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Abstract

The need for financial literacy for every young Nigerian has now become necessary key approach in building an economic stability and viable society and the need to promote individual livelihood status. The ability to read, analyze, manage, and communicate about the personal financial conditions that affect material wellbeing is of utmost importance. This paper discusses the concept of financial literacy from different authors perspectives and major issues relating to financial literacy were examined. It also examine the concept of sustainable development and the link between financial literacy and people's sustainable development were discussed. It was concluded that financial literacy enhances people knowledge of financial management prudence and communication thereby promoting their sustainable livelihood status. It was recommended among others that the Central Bank of Nigeria can do a lot to improve financial literacy education in Nigeria by working with providers of financial literacy education in the country to improve efficiency in the delivery of financial education programmes, increasing the awareness of the importance of personal financial education, promoting it, and supporting seminars for teachers and facilitators on financial literacy education.

Keywords: Promoting, Financial-literacy, Sustainable-development, Economics, Approach

Introduction

Adult education educates adult learners who are parents/guardians on the better ways of managing the available resources to achieve socio-political and economic success in their life endeavours and also make referrals which assist other individual personalities and institutions in dealing with human problems as well as the society in which they find themselves. Adult education stands between the adult learner, the community and policy makers in human societies so much than any other professional. The adult educator knows the problems which inhibit effective adult teaching/learning and effective administration of adult education industry. Adult education is the only profession that assists adult learners effectively in their efforts to learn.

Even before the financial crisis, specialists realized the importance of a country's financial education. After the crisis, the need to increase people's financial knowledge and capabilities became obvious for a healthy economic life, at individual and macro level, as well. A study on financial education conducted by Organization of Economic Cooperation and Development (OECD) in 2015 among 100 selected adult members in Lagos State, Nigeria showed that not only is there a lack of financial issues knowledge, but people have the tendency to pretend they know a lot, even when they do not actually understand basic notions about the financial system (OECD, 2015). Not knowing and pretending you know becomes, thus, really worrying.

It is widely observed that sustainability has been variously defined by various bodies and authors, however, the core of it is to make sure that life is well maintained now and with adequate preparations being made for future generations. Sustainability is, therefore, relevant for every aspect of human endeavor and it is also relevant when talking of sustaining cities and communities. Sustenance of cities and communities become important, perceiving the fact that each person is a member of a community, therefore, efforts must be made to improve such societies, providing for the needs of adults and youth alike not neglecting one at the expense of the other (Global Goal 1, 2017).

Cities in Nigeria are not really what they are supposed to be. The elites create a center for themselves, which only represents a minute part of cities while the surroundings of the elites are interspersed with slums. It is observed that communities which may be referred to as rural areas are deserted on a daily basis, especially by the young in search of greener pastures in the so-called cities. Yet it is observed that their dreams for city lives are shattered; thus, ending up living in city slums which are worse than the rural communities they left behind. The point of emphasis, therefore, is that if communities are sustained, standard of living shall be raised and people through technology, will become more creative leading to innovative ideas that would lead them to live above poverty level with hunger being eradicated (United Nation International Children Education Fund; UNICEF, 2017), thus leading to healthy lifestyles thereby increasing the wealth of the nation and at the same time creating enabling and virile atmosphere for generations to come. It is in the light of the above that the concepts of education, adult education, innovation, technology and sustainability of cities and communities are examined in the face of innovative technology.

Concept of Financial Literacy

The concept of financial literacy can be used in its wider or narrower sense and can be linked to other terms such as financial education, capability, awareness and others. Kuzina (2005) explains the differences between these terms, showing how they put emphasis on different aspects of financial literacy (Kuzina 2005). Originally, the analysis of this concept was made by Huston (2010), who selected 71 individual studies drawn from 52 different data sets and thus established elements of a financial literacy measure. All the definitions analyzed by Huston emphasized that knowledge and skills (set of competencies) should belong to the financial sphere.

The Organization for Economic Cooperation and Development (OECD; 2011) defines financial literacy as 'a combination of awareness, knowledge, skill, attitude and behaviour necessary to make sound financial decisions and ultimately achieve individual financial wellbeing. The Russia Trust Fund for Financial Literacy Education', which measured financial literacy by conducting 74 focus group discussions in eight countries. These discussions brought to

light the qualities that characterize financially capable individuals. These qualities were grouped into several major domains: planning ahead and making provisions for the long term (54%); making choices and being able to prioritize (53%); self-discipline in spending (51%); living within one's means (45%); being able to save money even if it means laying by small sums (31%); and so on (Kempson 2013). Thus, financial literacy is a set of competencies that enable an individual to take informed and effective decisions in order to improve their welfare and to minimize their time and money losses.

Recently, there have been a number of large-scale programmes studying the financial literacy of students, such as the projects supported by the OECD and World Bank. The first studies of financial literacy were conducted before the international programmes. These studies, however, mostly focused on money management: for example, Jelly measured the level of financial literacy among 20-year-old students and found that they were highly aware of budgeting and management of personal finance which thus, enhances financial management and provide basic strategies to effectively managed their livelihood sustainability.

Financial literacy incorporates knowledge, education, ability, competence and responsibility at the same time. The focus is either on knowledge, or on the ability of using the knowledge and even people's self-confidence towards their own financial actions. Quite often concepts are mixed or confused – speaking about economic education or competence, which is larger than the financial ones, or about mathematical or numerical abilities – also larger, but in another sense. Different languages deal with different expressions, but even within the same language – English – in which the concept was generated, there is apparently interchangeable words, with quite different meanings and definitions: financial capability, financial literacy, financial knowledge, financial education, financial competence, economic capability, economic literacy (Adeoti, 2010).

In order to facilitate a future operationalization of the concept, these aspects could be grouped into five dimensions: knowledge about financial concepts and products (variable «financial knowledge»); communication aptitudes concerning financial concepts (variable «financial communication»); ability to use knowledge in order to take the necessary financial decisions (variable «financial ability»); real use of different financial instruments (variable «financial behavior»); people's confidence in their previous financial decisions and actions (variable «financial confidence »). The first two dimensions belong to the category of comprehension or understanding of financial concepts, the next three dimensions to the category of real usage in practice of the previous knowledge. These five dimensions of the financial literacy concept need to be operationalized, in order to be measured; the operationalization process transforms conceptual definitions into operational or measurable ones (Johnson, 2007).

Concept of Sustainable Socio-Economic Development

The term *sustainability* literally means “a capacity to maintain some entity, outcome, or process over time” (Jenkins, 2019) and carrying out activities that do not exhaust the resources on which that capacity depends. Since this is a general understanding of sustainability, this meaning can be placed analogously to all human activities and business processes. Thus, according to the general definition, each activity can be carried out in volume and variations without leading to self-destruction, but allowing a long-term repetition and renewal. However, Shiva (2019) points out that the general understanding of sustainability is dangerous because it does not respect the environmental limits and the need for adapting human activities to the sustainability of natural

systems. Natural systems enable people to live and support the outcomes of human activities, therefore sustainability can hardly be considered without an ecological aspect (Jenkins, 2018; Sachs, 2019; Shiva, 2019).

Accordingly, ecological sustainability has become a fundamental framework for considering socio-cultural and economic sustainability, but also a subject of arguing in the concept of sustainable development. Two fundamental elements of the concept of sustainable development, i.e. development and sustainability, preceded the creation of the concept itself. According to Sharpley (2018), development and sustainability could be in the juxtaposition, where both could have possible counterproductive effects, while neoclassical economists emphasize that there is no contradiction between sustainability and development (Lele, 2018). Sachs (2018) also suggests how there is no development without sustainability or sustainability without development. The notion of development is related to the past western concept of imperialism and colonialism, and in that period it implied infrastructure development, political power, and economic policy, serving imperialists as an excellent tool for marginalization and diminishing the power of certain countries (Tangi, 2015). Certain authors link the meaning of development to economic development and the term “underdeveloped areas” (later called “Third World Countries”), which US President Harry Truman introduced in the mid-20th century, signifying areas with the significantly lower standard of living than developed areas (Estevo, 2017).

In the literature different taxonomies of the meaning of the term *development* are found, and most often the following meanings are emphasized: 1) development as structural transformation, 2) human development, 3) development of democracy and governance, and 4) development as environmental sustainability (Vázquez & Sumner, 2017). Lele (2018) describes development as a process of targeted change, which includes goals and resources to achieve these goals. According to Thomas (2017), development involves the positive changes that society has experienced throughout history, and still experiences, while Sharpley (2019) development outlines the plans, policies, programmes and activities undertaken by certain institutions, governments and other governmental and non-governmental organizations. Accordingly, the most acknowledged development indicator is the Human Development Index (HDI) which integrates different categories of socio-cultural, economic, ecological and political development of particular areas (Willis, 2015; UNDP, 2015; WB, 2017).

Institutional Efforts Directed at People's Socio-Economic Development in Nigeria

In 2012, the Central Bank of Nigeria (CBN) kicked off a financial literacy framework aimed at articulating a multi-stakeholder approach to the delivery of financial literacy cum education across all segments and sectors of the Nigerian economy. This was in pursuance of its National Financial Inclusion Strategy which was launched by President Goodluck Jonathan in October 2012. The ultimate goal of the framework is to empower Nigerians with the knowledge to make informed financial decisions that would enhance their well-being. It was therefore in pursuance of these objectives that the Apex bank recently organized a series of events to mark the 2013 Global Money Week. During the week, the bank engaged in a series of activities organized to create financial literacy awareness and education by actively engaging children and youth (Ebelo, 2018).

The CBN is putting a lot of structures in place to ensure that consumers get maximum benefits from financial services providers, which will ultimately result in not only enabling

people take charge of their financial well-being, but also enhance economic development. This achievement is intended through intensive consumer enlightenment activities which will increase awareness and understanding of financial products and services, enhance efficient usage of financial resources, and empower Nigerians with the requisite knowledge to make informed choices and take effective actions that will enhance their financial well-being. By doing so, Nigerians will be empowered with the confidence to participate in the formal financial system. It is only when the vast majority of the Nigerian population is financially literate that they can come on board the formal financial systems, thereby contributing to financial stability (Onukwugha, 2018).

Nigeria made a commitment to financial regulators and policy makers from over 80 developing countries, gathered in Mexico in 2011 to reduce the number of persons that have no access to financial services from the then 46.3 per cent by the year 2020. Subjecting Nigerians to a financial literacy knowledge assessment in the areas of money management, financial planning and personal financial behavior, it was found out that: there was the existence of considerable gaps in the literacy levels of average Nigerian adults; literacy was lowest among single respondents; literacy increased with income; literacy appeared lowest among students and unemployed; literacy gap was more prominent in the domains of money management, financial exposure and experience; the possession of educational qualifications greatly influenced financial literacy in all the domains; the female gender under-performed the male gender in all domains of financial literacy; and most Nigerians (83% of survey sample) were willing to participate in literacy programmes if given the opportunity (Nigeria Deposit Insurance Corporation, 2017).

According to Credit Awareness Nigeria.com (2018), research facts indicate that 79% of Nigerians are excluded from formal financial services, 85% of the unbanked population are females, 86% of the rural population are unbanked, many in these categories lack information about banks, most cannot read or write, and prefer dealing with cash, 55% use bank for savings purposes, while 19% use it to prevent theft, and 3% use Microfinance banks.

Credit Awareness, in collaboration with the Central Bank of Nigeria, the World Bank and other stakeholders conceived the consumer education on rural financial services program as a platform that brings all stakeholders together to promote, educate and share information on issues that will enhance and deepen awareness and appreciation on the rights and responsibilities Financial Institutions, their clients and other stakeholders have. Consequently, Credit Awareness decided to launch a nationwide campaign tagged "Credit Awareness" on Credit Awareness and Financial Literacy (Credit Awareness Nigeria.com, 2018).

The need for the ability to make informed judgments and effective decisions regarding the use and management of money cannot be over emphasized in current times even as the Central Bank of Nigeria seeks to enhance an efficient economy especially through the e-banking system and creation of a cashless economy beginning from June 1 2012. In the growth of any economy, the financial system plays a crucial role in the process of financial intermediation. A better understanding of how the financial system works and what it offers as well as how to utilize the financial products by the participants of the economy help to create a viable financial system and in turn enhance economic development. This is also true because the chain effect of a viable financial system cannot be denied on the economy. Financial literacy helps individuals to fulfill personal, family, social and governmental responsibilities. Financial education has always been important for consumers in helping them budget and manage their income, save and invest efficiently, and avoid becoming victims of fraud. When financial markets become increasingly

sophisticated and as households assume more of the responsibility and risk for financial decisions, financial education becomes increasingly necessary for individuals, not only to ensure their own financial well-being but also to ensure the smooth functioning of financial markets and the economy (ResearchClue.com website, 2018).

Financial literacy surveys in many countries especially African countries indicate that consumers do not have adequate financial background or understanding and that they estimate their needs for financial education. Thus, the observation is that a major bane of economic development is lack of financial literacy and inability to maximize the growing financial markets, due to the ever-increasing products and services which are continuously offered. Financial literacy is essential for a viable financial system which would in turn have its effect on the economy as a whole.

Lowly educated people usually find it difficult comparing financial products, making use of cash and non cash payments, understanding financial terms etc. High income earners mostly have a good level of financial literacy especially the educated ones while the uneducated ones are only aware of basic knowledge of financial products like savings and current accounts. Financial literacy has an impact on economic development and financial literacy plays an essential role in creating a viable financial system. This means there is a link between financial literacy, financial system, institutions and economic development (ResearchClue.com website, 2018).

Benefits of Financial Literacy to People for Sustainable Development

Adult learning can improve employability and income, which is a key pathway to realizing a range of other benefits. For example, it enables people to some extent, choose and shape the context in which they live and work and even increase their social status. Financial literacy promotes people sustainable development through the following ways:

- i. Health:** Empirical evidence has found that adult learning can have both transforming and sustaining effect on health. Transforming effects are when adult learning changes health behaviour (for instance from smoking to non-smoking) while sustaining effects are when health behaviour is maintained, for example, the likelihood of remaining a non-smoker. Therefore, people attending adult education courses are more likely to have healthy lifestyles, and there is a body of literature which describes adult learning and its relation to mental health. Also, intergenerational effects of educated parents on the health of their children are very relevant Manninen (2018).
- ii. Civic and Social Engagement:** Many countries share a concern about declining levels of voter participation and about the state of civic participation. It is possible that adult learning might inspire a change in attitude, which in turn brings about a change in behaviour. Several studies (OECD, 2007; Desjardins & Schuller, 2016, Field, 2019) amongst others show that learning can promote social cohesion and strengthen citizenship. Adult learning may support the development of shared norms, greater trust towards other individuals and the government and more civic cooperation.
- iii. Attitudes Change:** An individual who participate in adult learning may differ from the one who does not in terms of prior attitude. It was found according to Feinstein, Hammond, Woods, Preston and Bynner (2017) that adult learning is associated with more "open-minded" perspectives on race and authority, greater understanding of people from different backgrounds, challenging previously held beliefs and with a sustaining effect on non-extremist views. Especially academic oriented courses are most suited for opening

- minds and generally link adult learning to increased racial tolerance, a reduction in political cynicism and a higher inclination towards democratic attitudes.
- iv. **Educational Progression:** Progression into other learning is an important outcome of adult education. There is clear evidence that (successful) engagement in learning provides incentive for further learning. Manninen (2017) found that 93 percent of course participants said that their participation has motivated them to learn more. Further, learners described their progress by referring to real life activities they could now do in a wide variety of life contexts (every day and leisure practice, work) community and educational practice). Self-confidence, finding voice and opening up to learning were identified by almost all learners and seemed central to their perspective on learning. These outcomes provided improvement in the quality of their lives and become part of their learner identity.
 - v. **Poverty Reduction:** Although inadequately understood, adult education has been cited as a key in reducing poverty levels around the world (UNESCO-UIL, 2017 in EAEA, 2018) as it has the capacity to positively affect many dimensions of poverty. Results show that adult education has a role to play in nurturing the skills and knowledge necessary to both reducing the risk of poverty, but also for providing the capacity to withstand poverty-inducing pressures. European Association for the Adult Education (EAEA) (2017) underlines the empowering role that adult education can have in times of crises, providing a stable community, a chance for reorientation, a safe place and social recognition. Also, the United Kingdom, the Inquiry into the Future of Lifelong Learning (IFLL) (Sabates, 2018) concludes that participating in adult learning can help substantially to reduce poverty through enhancing employment prospects, improving health levels of poor people and giving better chances of acquiring the tools needed to run their own lives. Therefore, it should be a part of any approach to reducing poverty, as multiple initiatives are needed to lift people out of poverty.

Conclusion

Sustainable development should provide a solution in terms of meeting basic human needs, integrating environmental development and protection, achieving equality, ensuring social self-determination and cultural diversity, and maintaining ecological integrity. Although the concept of sustainable development has undergone certain changes during the past, its fundamental principles and goals have contributed to a more conscious behaviour adapted to the limitations of the environment. This is the reason of adopting the concept in different areas of human activities. Numerous international organizations have been involved in implementation of the concept, while it has found positive implementation locally, but it did not produce significant results on a global scale.

Financial literacy and inclusion are issues of critical importance as we all strive for a more transparent, robust and sustainable economy, and a fairer society. There is a growing recognition of the importance of financial literacy as a complement to an appropriate and strengthened financial regulatory framework. The road to achieving financial freedom likely contains U-turns, bumps and dead ends. It is very tempting to live beyond personal income but the consequences can negatively impact one's life for years to come. Being smart about spending, having patience, saving for the things desired, investing for long-term future and being careful with taking on debt are counsels that will ensure individuals stay on course and reach their

destinations. The Central Bank of Nigeria is concerned with Financial Literacy Education because there is significant evidence to suggest that improving levels of financial capability can generate substantial benefits for both individuals and also the state.

This paper drives home the imperatives of financial literacy education best practices in developing and developed economies and it emphasizes the fact that financial literacy education must be vigorously imbibed and integrated by individuals, private organizations, and government organs if the challenges of poverty and underdevelopment must be meaningfully tackled. The paper has also provided an updated account of the efforts of the Nigerian State towards poverty eradication and individual sustainable national development via the instrumentality of financial literacy education for the Nigerian populace.

Recommendations

The following recommendations are hereby suggested:

- (1) The Central Bank of Nigeria can do a lot to improve financial literacy education in Nigeria by working with providers of financial literacy education in the country, working with the groups to improve efficiency in the delivery of financial education programs, increasing the awareness of the importance of personal financial education, promoting it, and supporting seminars for teachers and coaches on financial literacy education. .
- (2) Financial literacy should be promoted in schools as evidence shows that possession of educational qualifications greatly influenced financial literacy. Financial education should start at school. People should be educated about financial matters as early as possible in their lives.
- (3) Financial literacy programmes should be designed for the female gender in all domains of financial literacy. Financial education that creates different programmes for specific sub-groups of investors/consumers (i.e. young people, the less educated, disadvantaged groups) should be promoted.
- (4) Financial literacy education should be made available to the vast population of the self-employed persons in Nigeria; the financial literacy of older workers/ retired workers should be continuously improved; there should be general education on financial planning to all segments.
- (5) All tiers of government and the private sector should be involved in the design and implementation of financial literacy programmes.
- (6) There ought to be the development of methodologies to assess existing financial education programmes. Financial education programmes which fulfill relevant criteria should be officially recognized. Also, financial education programmes that develop guidelines on study content and accomplishment level for each financial education programme and for each population subgroup should be encouraged.

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ASSESSMENT OF IMPLEMENTATION OF LITERACY AND NUMERACY ACTIVITIES IN QURANIC INTEGRATED SCHOOLS IN KWARA STATE, NIGERIA

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Abstract

This paper examined the implementation level of literacy and numeracy actives in integrated Quranic activities in non-former settings in Kwara State. The researchers used a descriptive approach for the study. The population for the study comprised of 964 respondents drawn from Teacher Development team and facilitators across nine (9) Local Government Areas in Kwara state. The sample size of the study consisted of 146 using the 95% coefficient and 5.0 % margin arrow. The sample size TDts, Tfs and facilitators were proportionally selected based on the cluster sampling technique. The instrument used in eliciting information was self-structured Questionnaire with 15question items. Four Likert point and mean were used for decision of either accepting or rejecting the decision, and a mean of 2.50 was accepted, while items below 2.50 mean were not agreed upon. The finding reveals that the implementation level of literacy and numeracy activities on Quranic integration has impacted positively to the understanding of non-literate learners of the Quranic Schools in the State, while some challenges were also encounter such as non-budgetary allocation for the sustainability of the programme by Kwara State Government, No regular payment of allowances to facilitators among others such as, State Agency, Ministry of Education should collaborate with the State Government to support SAME for the sustainability of the programme, adequate resources, facilitators allowances should be paid as at when due and there should be proper monitoring / supervision for effective teaching and learning.

Keywords: Assessment, Literacy, Numeracy, Integrated, Qur'anic-Schools.

Introduction

Literacy and numeracy have been described as a process of societal development. It is the ability of individual to be able to read, write and compute simple arithmetic either in foreign or local languages. Literacy is a human and essential ingredient for achieving equality development and peace. Literacy is considered necessary for everyone to be able to function effectively and

efficiently in the society. Illiteracy is an impediment to National development of any nation. Recent research indicated that, there were about 10.5 million out of school children in Nigeria and about 9 million are almajiri children dominated in Northern part of the country in which Kwara State is inclusive. Adamu in Aderinoye (2008) states that about 10 million youths in Nigeria cannot read or write and that about 80% of primary school leavers could not read a complete sentence (UNESCO, 2001). The statistics further revealed that majority of primary school leavers can neither read nor write in Northern part of Nigeria, statistics stood; Yobe as 23%, Zamfara 19-16% Katsina 10-36% Sokoto 15%, Bauchi 19-26%, Kebbi 20-51 and Kwara 22-88% respectively and only Taraba has 72% literacy rate (UNICEF, 2020).

However, Northern States has the highest number of out of school children not only in Nigeria but in the entire world (UNICEF 2021). While school enrolment for girls stands at 20-25% boys against 75% in south west and south-east (World Bank, 220). Although, this could be attributed to challenges facing education in the Northern parts of Nigeria such as insecurity, inadequate classroom, furniture, water, health, sanitation facilities among others in our schools. And that estimated 30million primary aged children among 34% of girls and 29% of boys are of school. As a way of addressing the adverse effect of poor education, the global partnership for education last year announced a grant of 100million dollars to five states in Nigeria and Norway also donated 11.5million dollars to improve basic education.

According to the National Bureau of statistics in (Festus 2020), states that Nigeria literacy level stood at 68% and by implication the country cannot contribute meaningfully towards national development and that only 14% of children in Northern region can read a complete sentence (Nigeria Education Data Survey 2020). With importance attached to literacy, UNICEF took it upon herself to provide six states in Northern Nigeria with component of reading and numeracy activities to both 40% of public primary schools and 20% integrated Qur'anic schools in Kebbi, Zamfara, Sokoto, Bauchi and Niger State between 2015 –2020.

UNESCO 2020 states that literacy characterized sub-sahara Africa more than other continent of the world but that situation varies from one country to the other, Nigeria is among E9 countries that account for more than 50% of the world population and have the highest number of illiterate (Omolewa 2018). FH1360, a non-profit development organization focused on locally driven solution for human development. This organization collaborates with Ministry of Education and State Agency for Mass Education (SAME) to train Master Development trainees, facilitators to implement literacy and numeracy activities in six states in Northern Nigeria i.e Zamfara, Kebbi, Sokoto, Bauchi and Kwara Inclusive between 2015-2020. FH1360 aimed to improve the quality of literacy and numeracy instruction for pupils in both modern and some selected Qur'anic integrated schools in Kwara State, Tsangaya (Almajiri) school who have never had the advantage of formal education or left school too early for the period of three years so that state government would continue to sustain the programme in order to improve the modern literacy and abilities of learners to improve their skills.

- To acquire and apply the skills of reading, writing and computation so as to participate meaningfully and effectively in the politic, economic, social and cultural activities of their community in particular and the nation in general.
- To also cultivate in learners a reading habit and acquire skills and positive attitude towards effective use of the media within the context of lifelong learning.

Concept of Almajiri groups

Almajiri is a word from Arabic word Almuajrun meaning the travelers it is otherwise known as an educational activity through which the Almajiri (learners of traditional Islamic knowledge), go involved during the process of acquiring Quranic and Islamic education in the northern part of Nigeria which Kwara State is inclusive, however it is an educational system that is basically religious and Islamic.

The idea of Almajiri education particularly in the northern part of Nigeria began as a movement to enquire Quranic knowledge (Muhammed, 2010), with no laid down procedure for admission except the informal way of handling experience for highly educated and known as Mallam. It is the place of the instructor (Mallam) to indoctrinate the ward to the Islamic teachings and religious way of life. This was a rewarding experience for highly educated and successful Mulks holding positions of judges and teachers could mould the minds of the young teaching on how to become righteous and exemplary in their future lives.

Concept of Literacy

Literacy has been described as an instrument, a key, a catalyst, an empowerment for individual and societal development of any nation. UNESCO (2020) defines literacy as ability to identify, understand, interpret, create, communicate, compute and use printed materials associated with varying contexts and that a person is literate when he has acquired the essential knowledge and skills which enable him to engaged in those activities in which literacy is reading for effective functioning in his group and community and whose attainments in reading and numeracy make it possible for him to continue to use these skills towards his own and community's development. So, if Almajiris are able to read, write and communicate either in the language of the immediate environment or foreign language, it would motivate them to continue their learning and able to contribute meaningfully to development of themselves, their community and society at large.

The United Nation Literacy Decade (UNLD) states that literacy as crucial to the acquisition by every child, youth and adult essential life skills that enable learners' address challenges they may face in life and also represent an essential step in basic education, which is an indispensable means for effective participation in the society and economic of the twenty first century (Aderinoye, 2018). He went further to provide importance of literacy as a prerequisite for most forms of learning, when Almajiri learners acquire literacy and numeracy skills in language of their immediate environment, it would facilitate their understanding the world of life, being literate also adds value to a person's life and thereby able to contribute effectively to the development of themselves and their society.

A literate person "is that person who in a language that he/she speaks, can read and understand everything he would have understood, if it had been spoken to him; and can write so that it can be read anything he can say", Gudscinsky in (Halilu and Saleh, 2019).

- Increase learner vocabulary
- They tend to perform better academically
- Are able to understand writings on our naira notes and on many public buildings, and also able to read road signs.
- Provide Almajiris learners opportunity to acquire certificates for living or mainstream to formal education to make them self-reliant.
- Allow learners to fit into local and global economy.

- The literacy and numeracy would also widen their knowledge for more understand of written words and have fear of Allah.
- Numeracy also gives learners opportunity to explore situation in solving problems related to counting, computing figures, shapes, measurement, time for prayers and various activities associated with Mathematics, designing among others.

Statement of the Problem

Despite all efforts by government and non-governmental organizations to keep Nigerian children in formal school system, it still remains one of the countries with higher number of out of schools children with 9 million Almajiris without basic education. In an effort to ameliorate the problem of out of school children, United Nation Children Education Fund (UNICEF) and UK non – profit FH1360 implement literacy and numeracy programme RANA (light) for public school and (HASKE) in Hausa for children in integrated Qur'anic schools, such that learning materials were available schools captured for the programme while the facilitators remuneration were promptly paid. The programme has recorded certain successes such that the enrollment of learners is at increase, learning instructions such as instructional materials, writing materials, chairs and desks were also made available to the centres. However, there seems to be gaps in the implementation and sustainability of the programme. These views have been expressed by several stakeholders. Hence, the study seeks to find out the level of the implementation of literacy and numeracy activities in Quranic integrated schools in Kwara State

Purpose of the Study

The major purpose of this study is to examine the implementation of Literacy and numeracy activates in the Quranic integrated Schools in Kwara state. While the Specific objectives are:

- i. To examine the extents to which literacy and numeracy activities impacted on the integrated Quranic learners in Kwara State.
- ii. To identify the challenges facing the implementation of literacy and numeracy activities among integrates Qur'anic leaners in Kwara State.
- iii. To determine the commitment of government to the sustainability of literacy and numeracy (HASKE) in Kwara State.

Research Questions

The following research questions were raised by the researchers:

- i. What are the extents to which literacy and numeracy activities impacted on the integrated Quranic learners?
- ii. What are the challenges facing the implementation of literacy and numeracy activities among integrates Qur'anic leaners in Kwara State?
- iii. What are the commitment of government to the sustainability of literacy and numeracy (HASKE) in Kwara State?

Methodology

The study employed descriptive design. The choice of this design was because it permitted the researcher to study small sample and later generalized the findings to the whole population. The population of this study comprised all the Teacher Development team, teachers'

facilitators and the facilitators who were involve in the training programme in Kwara State. According to the UNICEF Focal person, the number of Teacher Development Team (TDT) were 28 teacher facilitators (TFs) while 56 while the facilitators were 880 making a total of 964 population. The population was then spread across nine (9) Local Government Areas of Kwara State. These were Asa, Baruteen, Edu, Ilorin East, Ilorin West, Kaiama, Moro, Offa, Patigi, and respectively. The sample size for this study was 245. The sample size was determined using the 95% confidence level and 5.0% margin of error according to research Advisors simple size table. The researchers adopted cluster sampling technique to select the sample size. A local government was regarded as a cluster. From each cluster, 11 respondents were selected among the TDTs, 22 respondents were chosen among TF and 113 were finally selected among facilitators; making a total of 146 respondents based on their proportion. The instrument used for data collection was researchers' designed questionnaire "RANA/HASKE appraisal questionnaire". The instrument comprised of two selections; Section A sought brief information on the personal data of the respondents while section B was made up of 15 structured items aimed at eliciting opinion of the respondents on the assessment of the variables of investigation using four-likers scale type of strongly Agreed (SA), 4 points agreed (A) 3points Disagreed 2points and strongly Disagreed 1 point (SD). The instrument was validated by two experts in the field of Adult Education and Test measurement.

In order to ascertain the reliability of the instrument, a pilot study was conducted on 20 respondents in Ekiti Local Government Area of Kwara State which was outside the study area. The result was analysed using Corban Alpha method. A co-efficient index of the instrument for all items range from 0.85 to 0.95 which implies that the instrument was reliable. The data collected were analysed using the percentages for personal information of respondents while mean was used to answer the researcher questions.

Results

This section deals with the collation, analysis and interpretation of data collected as illustrated below:

Research question 1: *What are the extents to which literacy and numeracy activities impacted on the integrated Qur'anic learners?*

Table 1: Shows the analysis of the extent has literacy and numeracy activities impacted on the integrated Qur'anic learners and facilitators.

S/N	Items	Mean	Rank	Decision
1.	Literacy and numeracy activities (Haske) has improved learners awareness on the importance of Qur'anic integrated School	3.16	2 nd	Accepted
2.	Learners in this programme can now read simple sentences in their preferred language	2.96	4 th	Accepted
3.	Haske programme has enhances facilitators literacy teaching methodology	2.99	3 rd	Accepted
4.	Parents are now happier to support learners in (Haske) programme	2.87	5 th	Accepted
5.	The (Haske) programme has increase learners enrolment in the Islamiyyah/Almajiri schools in Kwara State	3.67	1 st	Accepted

Table 1 shows the opinions of the respondents on the extent has literacy and numeracy activities impacted on the integrated Qur'anic learners. Item 5, 1, 3, 4 and 4 were ranked 1st, 2nd, 3rd, 4th, and 5th with the mean score of 3.67, 3.16, 2.99, 2.96 and 2.87 respectively. All mean score were above the mid-point of 2.5. This evidently shows that literacy and numeracy activities had impacted on respondents.

Research Question 2: *What are the challenges facing the implementation of literacy and numeracy activities among integrates Qur'anic leaners in Kwara State?*

Table 2: Shows the analysis of the challenges facing the implementation of literacy and numeracy activities among integrates Qur'anic leaners in Kwara State.

S/N	Items	Mean	Rank	Decision
1.	Facilitators do not provide enough instructional materials for group work	3.16	1 st	Accepted
2.	Non-Hausa speaking facilitators have difficulty in delivering the lesson.	3.10	2 nd	Accepted
3.	The learning environment in the centres is not conducive	3.03	3 rd	Accepted
4.	Facilitators do not use the guided lesson plan (Haske) manual effectively	3.02	4 th	Accepted
5.	Some facilitators allowances are pay as at when due	1.95	5 th	Rejected

Table 2 shows the opinions of the respondents on the challenges facing the implementation of literacy and numeracy activities among integrates Qur'anic leaners in Kwara State. Item 1, 2, 3, and 5 were ranked 1st, 2nd, 3rd and 4th were above average mean or mid-point of 2.5. While, item 5 is ranked 5th with a mean score of 1.95 and rejected. All mean score were above the mid-point of 2.5. This evidently shows that literacy and numeracy activities had impacted on respondents.

Research Question 3: *What are the commitment of government to the sustainability of literacy and numeracy (HASKE) in Kwara State?*

Table 3: Shows the analysis of the commitment of government to the sustainability of literacy and numeracy (HASKE) in Kwara State.

S/N	Items	Mean	Rank	Decision
1.	The literacy and numeracy activities (Haske) programme has been captured in the budget for State Agency for Mass Education (SAME)	1.42	5 th	Rejected
2.	Facilitators allowances are paid by the state government	1.95	3 rd	Rejected
3.	There is constant supervision and monitoring for effective teaching and learning	1.47	4 th	Rejected
4.	Some facilitators had stopped the teaching of literacy and numeracy (Haske) in our centres	3.05	1 st	Accepted
5.	Government has been providing enough teaching materials to various centres in the State	2.11	2 nd	Rejected

Table 3 shows the opinions of the respondents on the commitment of government to the sustainability of literacy and numeracy (HASKE) in Kwara State. Item 1, 2, 3 and 5 were rejected and ranked 2nd, 3rd, 4th and 5th below the average mean or mid-point of 2.5. While, item 4 is ranked 1st with a mean score of 3.05 accepted.

Discussion of Findings

The results from the analysis in table 1 revealed literacy and numeracy activities had impacted on the integrated Qur'anic learners in the study area. Item 1 stated that literacy and numeracy has improved learners' awareness on the importance of literacy skills (Hausa) Boko to which as the mean of 3.16 respondents indicated that the statement was agreed upon item 2 stated that learners can now read simple sentences in Hausa Language. It has a mean of 2.96 which means the statement was agreed by the opinion of the respondents. Item 3 states that Hausa programme has enhance facilitators' literacy teaching methodology and have a mean of 2.99. The statement was agreed upon. Item 4 stated that more parents are now happier to support learner programme has increase learners' enrolment in the Islamiyah school has a mean of 3.67. The opinion of respondents is agreed upon.

Table 2 indicated the opinion of respondents on the challenges facing implementation of literacy and numeracy activities among integrated Qur'anic school in Kwara State. Item 6 states that facilitators do not provide enough instructional materials for group work with a mean of 3.67 which means the opinion was agreed upon. Item 7 states that non-Hausa speaking facilitators have difficulty in delivery the Haske lesson has a mean of 3.10 which means the statement is accepted. Item 8 states that some facilitators do not use the guided less on plan Haske manual effectively, has a means of 2.71 and indicated the opinions of respondents was agreed up. Item 10 states that facilitator allowances are pay as at when due has a mean of 1.95 which means that the statement is disagreed upon. The submission is in line with submission of Osagie and Osemwenge (2020), Yusuf 2012, Aderinoye 2018 which states that challenges facing Adult and Non-formal education is no payment of salary to the facilitator and un-conducive learning environment, and for effective teaching and learning to be achieve conducive learning must be provided and training and re-training the facilitators must be enhanced, this is supported by (Okechukwu, Oguchukwu & Nwaubani, 2020).

Table 3 indicated that opinion of respondents on the commitment of Kwara State Government to the sustainability of Haske programme in Kwara State. Item 11 states that, literacy and numeracy activities (Haske) programme has been captured in the budget of SAME has a mean of 1.42 which indicates that, the statement 15 rejected. Item 12 states that facilitators are pay monthly by the state government have a mean of 1.96 which means that, the statement is rejected. Item 13 states, there is constant supervision and monitoring for effective teaching and learning has a mean of 1.47 which means, the statement is rejected. Item 14 states that the facilitator had stop the teaching of literacy and numeracy has a means of 3.07 which means the accepted item 15 states that, government have been providing enough teaching and learning materials to various centres has a mean of 2.11 which indicates that the statement is rejected which is below the decision mean. These findings supported by Baba and Isah (2021) on the impact of UNICEF in leadership training in Kwara State. Baba emphasized that supervision and monitory are effective tool in achieving effective teaching and learning. Ekuri, Beliarnag and Awdong (2020) also share the same opinions on peer budgetary allocation to adult education

programme and in order to achieve equal educational opportunities for all and keep children in schools, government must be committed to provide at least 5% consulted budget to SAME.

Recommendations

The following recommendations were made:

1. State Agency for Mass Education should collaborate with State Ministry of Education and submits a proposal to Niger State Government on the sustainability of the programme in the State.
2. SUBEB and SAME should strategies ways on how to improve the welfare of the facilitators, so that they can put in their best in teaching delivery.
3. Training and re-training of facilitators should be enhanced for productivity.

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