

Chapter 1 : Literacy and Economic Development | Qurratulain

Source: Words Alive; A graphic that says: "Literacy is the foundation of community and economic development. When everyone can read, whole communities thrive." Being able to read is more than being able to escape into a book and be transported to a different decade or world.

Prehistoric literacy[edit] Origins of literacy[edit] Literacy is emerged with the development of numeracy and computational devices as early as 8, BCE. Script developed independently at least five times in human history in Serbia , Mesopotamia , Egypt , the Indus civilization , lowland Mesoamerica , and China. During this era, literacy was "a largely functional matter, propelled by the need to manage the new quantities of information and the new type of governance created by trade and large scale production". Proto-cuneiform texts exhibit not only numerical signs, but also ideograms depicting objects being counted. The Egyptian hieroglyphic writing system was the first notation system to have phonetic values. These civilizations used glyphic writing and bar-and-dot numerical notation systems for purposes related to royal iconography and calendar systems. These systematic notations were found inscribed on bones and recorded sacrifices made, tributes received, and animals hunted, which were activities of the elite. These oracle-bone inscriptions were the early ancestors of modern Chinese script and contained logosyllabic script and numerals. Indus script is largely pictorial and has not been deciphered yet. It may or may not include abstract signs. It is thought that they wrote from right to left and that the script is thought to be logographic. Because it has not been deciphered, linguists disagree on whether it is a complete and independent writing system; however, it is genuinely thought to be an independent writing system that emerged in the Harappa culture. Origins of the alphabet[edit] According to social anthropologist Jack Goody , there are two interpretations that regard the origin of the alphabet. Many classical scholars, such as historian Ignace Gelb , credit the Ancient Greeks for creating the first alphabetic system c. But Goody contests, "The importance of Greek culture of the subsequent history of Western Europe has led to an over-emphasis, by classicists and others, on the addition of specific vowel signs to the set of consonantal ones that had been developed earlier in Western Asia". Ten years later, English Egyptologist Alan Gardiner reasoned that these letters contain an alphabet, as well as references to the Canaanite goddess Asherah. In , William F. This included a series of inscriptions from Ugarit , discovered in by French archaeologist Claude F. Some of these inscriptions were mythological texts written in an early Canaanite dialect that consisted of a letter cuneiform consonantal alphabet. Another significant discovery was made in when three arrowheads were uncovered, each containing identical Canaanite inscriptions from twelfth century BCE. According to Frank Moore Cross , these inscriptions consisted of alphabetic signs that originated during the transitional development from pictographic script to a linear alphabet. Moreover, he asserts, "These inscriptions also provided clues to extend the decipherment of earlier and later alphabetic texts". During the Late Bronze Age , successor alphabets appeared throughout the Mediterranean region and were employed for Phoenician , Hebrew and Aramaic. According to Goody, these cuneiform scripts may have influenced the development of the Greek alphabet several centuries later. Historically, the Greeks contended that their writing system was modeled after the Phoenicians. However, many Semitic scholars now believe that Ancient Greek is more consistent with an early form Canaanite that was used c. While the earliest Greek inscriptions are dated c. It was then that the new script "Square Hebrew" emerged and the older one rapidly died out. As the Bronze Age collapsed , the Aramaeans moved into Canaan and Phoenician territories and adopted their scripts. Although early evidence of this writing is scarce, archeologists have uncovered a wide range of later Aramaic texts, written as early as the seventh century BCE. Due to its longevity and prevalence in the region, Achaemenid rulers would come to adopt it as a "diplomatic language". Aramaic merchants carried older variations of the language as far as India , where it later influenced the development of Brahmi scripture. It also led to the developments of Arabic , Pahlavi an Iranian adaptation , "as well as for a range of alphabets used by early Turkish and Mongol tribes in Siberia , Mongolia and Turkestan ". The Aramaic language would die out with the spread of Islam and with it, its influence of Arabic. Ancient and post-classical literacy[edit] Further information: Latin alphabet Until recently it was thought that the majority of people

were illiterate in ancient times. The Republic amassed huge archives of reports on every aspect of public life". The army kept extensive records relating to supply and duty rosters and submitted reports. Merchants, shippers, and landowners and their personal staffs especially of the larger enterprises must have been literate. In the late fourth century the Desert Father Pachomius would expect literacy of a candidate for admission to his monasteries: And if he is illiterate he shall go at the first, third and sixth hours to someone who can teach and has been appointed for him. He shall stand before him and learn very studiously and with all gratitude. The fundamentals of a syllable, the verbs and nouns shall all be written for him and even if he does not want to he shall be compelled to read. Even after the remnants of the Western Roman Empire fell in the 5th century literacy continued to be a distinguishing mark of the elite as communications skills were still important in political and Church life bishops were largely drawn from the senatorial class in a new cultural synthesis that made "Christianity the Roman religion," [22]. However, these skills were less in needed than previously in the absence of the large imperial administrative apparatus whose middle and top echelons the elite had dominated as if by right. Post-Antiquity illiteracy was made much worse due to a lack of suitable writing medium. When the Western Roman Empire collapsed, the import of papyrus to Europe ceased. Since papyrus perishes easily and does not last well in the wetter or damper European climate, the alternative was parchment which was expensive and accessible only by the Church and upper layers of the society. Once paper was introduced into Europe in the 11th century in Spain. Its use spread north slowly over the next four centuries. Increased literacy saw a resurgence because of its use. By the 15th century paper had largely replaced parchment except for many luxury manuscripts some of which used paper. The Reformation stressed the importance of literacy and being able to read the Bible. The Protestant countries were the first to attain full literacy; Scandinavian countries were fully literate in the early 17th century. Spread of literacy since the mid-twentieth century[edit] Adult literacy rates have increased at a constant pace since Literacy data published by UNESCO displays that since 1950, the adult literacy rate at the world level has increased by 5 percentage points every decade on average, from 54% in 1950 to 74% in 2015. However, for four decades, the population growth was so rapid that the number of illiterate adults kept increasing, rising from 1 billion in 1950 to 1.5 billion in 1990. Since then, the number has fallen markedly to 1 billion in 2015, although it remains higher than in 1950. In spite of decades of universal education policies, literacy interventions and the spread of print material and information and communications technology ICT. However, these trends have been far from uniform across regions. North America, Europe, West Asia, and Central Asia have achieved almost full adult literacy individuals at or over the age of 15 for both men and women. In much of the world, high youth literacy rates suggest that illiteracy will become less and less common as younger generations with higher educational attainment levels replace older ones. Progress towards gender parity in literacy started after 1990. On a worldwide scale, illiteracy disproportionately impacts women. This disparity was even starker in previous decades: Martha Nussbaum, for example, makes illiterate women more vulnerable to becoming trapped in an abusive marriage, given that illiteracy limits their employment opportunities and worsens their intra-household bargaining position. Moreover, Nussbaum links literacy to the potential for women to effectively communicate and collaborate with one another in order "to participate in a larger movement for political change. Making literacy classes available can be ineffective when it conflicts with the use of the valuable limited time of women and girls. For example, literate people can be more easily trained than illiterate people, and generally have a higher socioeconomic status; [44] thus they enjoy better health and employment prospects. The international community has come to consider literacy as a key facilitator and goal of development. The study claims that developing literacy in this area will bring "economic empowerment and will encourage rural women to practice hygiene, which will in turn lead to the reduction of birth and death rates. This concluded that there were economic gains for the individuals, the companies they worked for, and the Exchequer, as well as the economy and the country as a whole" for example, increased GDP. Continuing the global expansion of public education is thus a frequent focus of literacy advocates. The report features countries from a variety of regions and of differing income levels, reflecting the general global consensus on "the need to empower women through the acquisition of literacy skills. In 2000, however, the UNDP replaced the adult literacy measure with mean years of schooling. A UNDP research paper framed this change as a way to "ensure current relevance," arguing that gains in global literacy already achieved between 1990 and 2000 meant that

literacy would be "unlikely to be as informative of the future. There are millions, the majority of whom are women, who lack opportunities to learn or who have insufficient skills to be able to assert this right. The challenge is to enable them to do so. This will often imply the creation of preconditions for learning through awareness raising and empowerment. They might have difficulty getting and maintaining a job, providing for their families, or even reading a story to their children. For adults, the library might be the only source of a literacy program. Diversity in Action[edit] Dia! Parents, caregivers, and educators can even start a book club. The program seeks to equip students with skills to continue learning in the future. The person becomes an example to children and grandchildren and can better serve the community. Reading Buddies matches children of adult literacy students with college students who meet with them once a week throughout the semester for an hour and a half. The college students receive course credit to try to enhance the quality and reliability of their time. The goal is to help the child gain interest in books and feel comfortable reading aloud. Time is also spent on word games, writing letters, or searching for books in the library. Throughout the semester the pair work on writing and illustrating a book together. Although Reading Buddies began primarily as an answer to the lack of child care for literacy students, it has evolved into another aspect of the program. Working since , the HLC is "committed to improving literacy by empowering adults through education". Through one-on-one tutoring, the organization works to help adult students reach at least the fifth-grade level. Broader and complementary definitions[edit] Traditionally, literacy is the ability to use written language actively and passively; one definition of literacy is the ability to "read, write, spell, listen, and speak". For example, in the United States , the National Council of Teachers of English and the International Reading Association have added "visually representing"[clarification needed] to the traditional list of competencies. Similarly, in Scotland , literacy has been defined as: Increasingly, communication in commerce and in general requires the ability to use computers and other digital technologies. Since the s, when the Internet came into wide use in the United States, some have asserted that the definition of literacy should include the ability to use tools such as web browsers , word processing programs, and text messages. Similar expanded skill sets have been called multimedia literacy , computer literacy , information literacy , and technological literacy. Other genres under study by academia include critical literacy , media literacy , ecological literacy and health literacy [89] With the increasing emphasis on evidence-based decision making, and the use of statistical graphics and information, statistical literacy is becoming a very important aspect of literacy in general.

Chapter 2 : Literacy, Women Empowerment and Sustainable Development - Resilience

economic effects of basic skills development in adults. Because levels of education and functional literacy are highly correlated, comparisons between levels of educa -

Financial literacy helps in empowering and educating consumers so that they are knowledgeable about finance in a way that is relevant to their lives and enables them to use this knowledge to evaluate products and make informed decisions. It is widely expected that greater financial knowledge would help overcome recent difficulties in advanced credit markets. Financial literacy prepares consumers for tough financial times, through strategies that mitigate risk such as accumulating savings, diversifying assets, and purchasing insurance. Financial literacy facilitates the decision making processes such as payment of bills on time, proper debt management which improve the credit worthiness of potential borrowers to support livelihoods, economic growth, sound financial systems, and poverty reduction. Facing an educated lot, financial regulators are forced to improve the efficiency and quality of financial services. This is because financially literate consumers create competitive pressures on financial institutions to offer more appropriately priced and transparent services, by comparing options, asking the right questions, and negotiating more effectively. Consumers on their part are able to evaluate and compare financial products, such as bank accounts, saving products, credit and loan options, payment instruments, investments, insurance coverage, so as to make optimal decisions. Financial literacy as the name implies occupies a centre-stage in the quest to achieve an overall degree of success in an organization, Bernheim, It also enhances to a reasonable degree, a business goal of financial profit. Greenspan argues that financial literacy helps to inculcate individuals with the financial knowledge necessary to create household budgets, initiate savings plans, and make strategic investment decisions. Proper application of that knowledge helps households to meet their financial obligations through wise planning, and resource allocation so as to derive maximum utility. Van Rooij, Lusardi, and Alessie, in a study of Dutch adults, established that households with low levels of financial literacy are more likely than others to base their behavior on financial advice from friends and are less likely to invest in stocks. Mounting evidence shows that those who are less financially literate are likely to face more challenges with regard to debt management, savings and credit, and are less likely to plan for the future. Regulators of financial services, have a responsibility to help consumers of financial services in making informed financial decisions so as to promote consumer protection, public awareness, and maintenance of market confidence. On the other hand, information asymmetry between financial service providers FSPs and potential users leads to weakened financial markets. It also denies consumers an opportunity to fully appreciate their rights and responsibilities, the financial risks they may be exposed to, and any other information related to the financial products. Financial literacy not only benefits consumers but also FSPs. Financially literate consumers pose less risk to the financial system due to their responsible use of financial services which help to underpin financial market stability, and contribute to increased savings, wider economic growth and development. This phenomenon can be conceptualised in the following dimensions: The research problem focuses specifically on the complexity of the financial literacy construct with regard to its role in economic development. The problem is further exacerbated by the fact that the majority of existing financial literacy programmes focus on financial literacy at consumer level rather than in relation to the economy. Although it is acknowledged that decision-makers in organisations are also consumers in their personal capacity, it should also be recognised that financial decision making in an economy requires an industry-specific kind of financial literacy. Those who study financial literacy generally agree that many, if not most, consumers lack the financial literacy necessary to make important financial decisions in their own best interests Perry, Experts also generally agree that, financial knowledge appears to be directly correlated with self-beneficial financial behaviour Hilgert et al. However, questions exist concerning the effectiveness of financial education in improving financial literacy Lyons et al. Thus, a paradox exists between the efficacy of education in improving financial literacy and the impact of education on short-and long-term financial behaviour. How can education which is correlated to financial literacy improve financial behaviour without first improving financial literacy? The specific objectives of the study are as

follows: To evaluate the contribution of financial literacy in Nigeria. To examine factors that as hinder financial literacy in Nigeria. To make policy conclusions and recommendations based on the results of the study. Is there is significant relationship between financial literacy and economic development? Has financial literacy increased economic development over time? What are the factors that hinder appropriate financial literacy programmes? Financial literacy has significant relationship with economic development in Nigeria. The importance is the ability to draw a relationship between financial literacy and economic development in Nigerian economy, whether financial literacy has significant impact on Nigeria economic development. Again, this research will be of immense value to the different sectors of the economy both public and private most especially individuals. In conclusion, the study would be of immense help to the government, monetary authority, individuals, economists, students, planners, financial analysts, stock brokers and others who might be interested in researching into the field in the future, by shedding more light into the widely held view about the relationship between financial development and economic development. Due to the linearity nature of the model formulation, Ordinary Least Square OLS estimation method would be employed in obtaining the numerical estimates of the coefficients in the model using Eviews. Two multiple regression models shall be used in the estimation. The model shall seek to investigate the effect of financial literacy on economic development in Nigeria economy. This is a follow up on the objectives of study stated earlier. This work cannot cover all the facets that make up the education sector, but will look at the financial literacy as being used by the government for the stabilization and attaining economic development. The empirical analysis and estimation covers the period between and This restriction is unavoidable because of the non-availability of some data. The main limitation of this study is time constraint. The time allotted for the completion of this research is not adequate based on recent and contemporary happening with respect to the impact of financial literacy on the development of Nigeria economy. The first chapter provides the background of the subject matter justifying the need for the study. Chapter two presents related literature concerning financial literacy and economic development. Concluding comments in chapter five reflects on the summary, conclusion, recommendations and suggestion for further studies based on the findings of the study. It is the study of the process by which productive capacity of the economy is increased over time to bring about rising level in national income. This is a multi dimensional process involving the provision of basic needs, acceleration of economic growth, reduction of inequality and unemployment, eradication of poverty as well as changes in attitude, constitution and structure in the economy. Remaking Responsibility for Retirement, edited by Olivia S. Mitchell and Sylvester J. University of Pennsylvania Press. Instant Share On Social Media: Secondary data, Data Analysis, Abstract:: Background of the study Government Expenditure no doubt is an important instrument for a government to control the economy of a nation. Economists have been well aware Secondary data, Data Analysis, Abstract:: Background of the study Every company operates within the internal and external environments of business. The internal environments are within a firm such that the pre The complete project work would be made avail The complete project work would Keep up ur integrity and transparency". U said "i applauded project clue for their excellent performance for satisfying student from various Universties on project work. Ibrahim from BUK said "very nice". Vitar from University of Port Harcourt said "I had a wonderful experience using ProjectClue, they delivered not only on time, but the content had good qualty. I recommend ProjectClue for any project research work. Faraz Hussain from University of Abuja said "This is a great help for those who seek education.

Chapter 3 : What is the Connection Between Literacy and Economic Development? – Words Alive

Literacy and economic development have endless companionship, but the role played by literacy on economic development is quite dominant. Literacy has the positive influence on the economics development in the following ways.

These economic resources are classified as Natural resources, financial resources and Human resources. Natural resources comprise of fertile land, ideal topography, abundant forests, sufficient mineral resources and excess water supply. Financial resources include the capital needed for the economic activities. Human resources include the population, its growth rate, skills, standard of living and working capacity of the labour force. According to modern economists a country leading in natural resources has more opportunities to develop than that of a country lacking in such resources. But only abundant availability of natural resources does not make sure the economic development of a country, these resources need to be utilized at their optimum. And this is only possible when efficient manpower utilizes these resources. The developed economy of Japan is the open example in this regard whereby Japan had overcome the deficiency of Natural resources by excelling in Human resources. In other words it can be said that economic development only occurs when Natural and Financial resources are maintained properly by efficient Human resources. On the other hand if Human resources fail to maintain Natural and Financial resources, these resources may be misutilized, underutilized or unutilized and cause economic inefficiency, for instance underdeveloped countries of the world like Afghanistan has excess of mineral resources but the economy is not developed due to lack of Human resources. Another example is Pakistan, where we have sufficient mineral resources but due to lack of skilled manpower we cannot utilize all those resources, and as a result of such we are not in the queue of developed countries. Literacy is the key tool to make the workforce efficient. In a broader sense literacy is a phenomenon by which one can enhance his communication, professional and social skills. The impact of literacy on economic development is positive and can be easily determined by comparing the standard of living, per capita income, GDP, industrialization and development of infrastructure within a country. Literacy enhances the working capabilities of people by providing them with skill development. Literacy and economic development have endless companionship, but the role played by literacy on economic development is quite dominant. Literacy has the positive influence on the economics development in the following ways. It helps to enhance the skills of workforce, which result as a positive influence on work behaviour. By enhancing his skills one can earn more which brings economic prosperity at both Micro individual level and Macro level rise in real GDP. Literacy develops a sense of responsibility among the common man, by which one can become a good citizen. Increasing rate of literacy brings about a state of competition among different firms, industries and sectors of production, which helps an economy to grow on strong bases of competition. Increasing rate of literacy also helps to control and maintain population growth. Hence qualitative population is found with increased standard of living and more access over basic needs. Increased technical education helps to develop new and sophisticated methods of production and distribution, which can reduce the cost of production and increase the rate of return. Educated and skilled workers are the assets of a country, which may have demand not only within the country but are highly demanded in other countries also. By rendering their services abroad they can earn more of the foreign exchange and GDP will increase with the increase in foreign earnings. If literate people come to run the government along with economy, country will have a great benefit in such a way these people will allocate the resources at their best and hence the chances of misallocation and misutilization of resources will diminish. Proper and planned allocation of resources brings increased and qualitative production. Increased production leads to more employment opportunities. Thus the level of unemployment reduces from the country. According to the research reduction in inflation is directly related to the reduction in unemployment level. As literacy and skill development helps to reduce the unemployment it leads towards the control over inflation. And hence economy rides on the strong horse of development. Literacy also helps to enhance the communication skills among the people. Developed communication skills help an individual to contact with more and more employers in order to get better job opportunities. Developed communication skills also help to maintain pleasant relationship between the employer and

employees, which reduces the conflicts among them and by this way the productivity of the firm extends. Along with the development of professional and communication skills, literacy and education develop social skills by which an individual learns to move in the society and he realizes the importance of society, as no one can live in isolation. By enhancing the skills among the workers, the organization can get maximum productivity. Concisely literacy has great importance in the economic development of a country. Literacy brings all the positive changes in variable factors of production as well as in infrastructure development; it also minimizes or may wipe out negativities. No one can deny the importance of literacy. It can be said that literacy is a pillar on which the major part of an economy stands, if the pillar is strong enough to hold the economy, the anomalies can be reduced very easily and the economy will multiply. And if the pillar of literacy is weak and fragile the anomalies may push the economy downward and the economy may fall down on all four. For the better economic development it is more important to strengthen the pillar of literacy. It requires strategic planning and financial resources to facilitate the literacy programs. The financial resources required for the development of literacy programs may not be considered as expense, in fact it is an investment which gives fruitful results in future. The strategic planning required for the development of literacy programs is the part of economic planning. The strong the economic planning is the better the result will be. From an analytical point of view the economic prosperity and literacy are the two directly proportional procedures which have a great influence on each other. Concisely economic development depends on the qualitative workforce and this qualitative workforce can be acquired by developing professional, social and communication skills through literacy and education.

Chapter 4 : THE IMPACT OF FINANCIAL LITERACY ON ECONOMIC DEVELOPMENT OF NIGERIA.

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To address the phenomenon of adult illiteracy, timely and adequate policy intervention is a necessary condition. In the Indian context, most of the policy emphasis was on literacy through formal schooling only. The complementary nature of informal adult education programmes never attracted policy attention. However, since the mid-90s, policy initiatives took place in the form of the National Adult Education Programme in India. Unfortunately, policy makers have given little attention to the social processes associated with literacy learning and development. This has been clearly observed in the work done by Development Alternatives through its literacy initiative TARA Akshar programme – a two month computer based literacy programme, followed by a six month post literacy initiative, where neo literate women were able to show a remarkable difference in levels of participation both socio-political and economic. Adult learning and education aims to promote competencies which are associated with sustainable development, including critical thinking, imagining future scenarios, and participatory teaching and learning. Designing effective adult learning opportunities requires greater recognition of how non-formal, formal and informal learning interact. Policy proposals need to focus more specifically on the following: Develop appropriate strategies and institutional mechanisms to reach out to adult female illiterates. Consider additional premium allocation for literacy programmes that focus on reaching out to women learners in view of the multiple barriers faced by women to make them and their families interested and engaged in the learning process. Productivity at the household front is expected to be impacted through changes in health, hygiene and educational choices. Integrate the linkages of literacy to livelihood in the literacy initiatives more strategically. The experience of TARA Akshar programme has shown that women and more specifically their families want to see the immediate and tangible effect of literacy which in most cases is expected to be the enhancement of income. According to the evaluation studies, besides an increase in cognitive skills numeracy and literacy and factual knowledge, there was an increase in non-cognitive skills and mobility among the neo-literates. Literacy policy needs to start from a more holistic perspective on development interventions, so as to maximise cross-sectoral interaction and support from the outset. Through research, the contextualised understanding to inform decisions on pertinent aspects like which literacy teaching approach to be adopted; whether to target a specific group of women, or women and men more generally; how to challenge existing forms of gender oppression; and what other kind of legal, financial, organisational and skill development support may be required needs to be studied and explored to finalise the operational aspects of the literacy policy. A transformative approach to the empowerment of women needs to be developed, particularly in relation to the social equality paradigm. As the resourcing of literacy programmes is the greatest obstacle, the importance of literacy in sustainable development and the empowerment of women should be explicitly recognised within the post Education for All goals, as a first step towards mobilising adequate resources for adult education and lifelong learning. National governments and international donor agencies should prioritise greater budget allocation to adult literacy programmes and the literacy components of sustainable development programmes; and the International agencies should mobilise private companies to develop partnerships with national adult literacy programme for improving access to new technology and funding streams. The results of all the above interventions can be extensive and far-reaching. Impact of an adult literacy programme on the personal and public lives of women: Empowering Women through Literacy Programmes:

Chapter 5 : The Importance of Literacy - Project Literacy Kelowna

in this essay on literacy and economic development in developing nations, the strategic role of time perspectives in the choice between formal education and adult literacy is viewed as an inherent aspect of educational planning and resource allocation in poor countries.

From the beginning Unesco gave high priority to literacy programmes. Early literacy programmes were based on the assumption of a strong, causative link between literacy and social development. It was claimed that literacy, via the attitudes and cognitive skills that it fosters in individuals, promotes economic development and prosperity in society in general. The idea of a causal link between literacy and development has gone as far as quoting a figure, a 40 per cent literacy rate, as being the level of literacy needed in a society for economic take-off. Of course there has always been some criticism of this, but the idea of literacy being an essential catalyst for development has been underlying most literacy programmes throughout the period. The literacy which development agencies have been promoting has been functional literacy. In practical terms, despite the above definition, functional literacy has often meant teaching literacy as a set of skills thought to be universal and applicable anywhere, with the idea of there being one literacy which everyone should learn in the same way. Literacy has been treated as a variable, which is measurable and then related to other variables of development, such as economic development and modernity. The idea has been that resources are put into literacy and this then aids development. It has been seen as something external which is brought into a society. Lastly, it is important to realize that early literacy programmes based on this approach were not in fact very successful, even in their own terms: Unesco evaluated its own programmes and found them lacking. The evaluation of the Experimental World Literacy Programme of the 1970s, for example, is an indictment of functional literacy programmes, and the criticisms are made more powerful by the fact that they were made by an organization critiquing its own activities. Unesco, since the Unesco programmes of the 1970s, there have been further programmes and further meetings and declarations. One significant international conference was held at Jomtien, Thailand, as part of activities for International Literacy Year in 1990. The participants of the Jomtien conference openly acknowledged the failure of the 1970s in terms of literacy work throughout the world and called for a decade of action up to the year 2000 to reverse this trend. A range of new initiatives and programmes on literacy in developing countries emerged. More recently, Unesco is the lead agency in the United Nations literacy decade which runs until 2000. There has been renewed focus on literacy as key to the Education for All (EFA) goals and an emphasis on adults. The nongovernmental organization ActionAid developed a new, Freirean approach to teaching reading and writing to adults. It is now used in more than 50 countries. The US nongovernmental organization World Education is supporting projects in Africa and Asia which promote an integrated approach to literacy and numeracy development. This gulf between rhetoric and reality – to use a phrase common in adult education – is still there today. In my view, in such statements international bodies are trying to incorporate new approaches while still keeping hold of a rigid functional approach. This is one of several areas in the study of literacy where I see attempts to fit new ideas into the creaking framework of outworn theories which cannot take the strain. Unesco and other international agencies still need to reassess the ideas and theories underlying their aims and methods. It is apparent that there are still several philosophies alongside each other in the literacy and development field. There are different analyses of the literacy situation and different practical proposals for change. There is the gulf between the liberal aims of emancipation and the practical programmes which are funded. The idea of conflicting definitions of literacy underlying the various approaches helps us see more clearly what is going on. From the grassroots there is often clear and articulate understanding of the issues; what gets carried out by governments and international agencies is still often centralized functional literacy programmes, imposed and often not particularly effective. An Introduction to the Ecology of Written Language.

Chapter 6 : Literacy - Wikipedia

Globalization, Literacy Levels, and Economic Development This paper estimated models for GDP growth rates, poverty levels, and inequality measures for the period using data on 54 developing countries at five-yearly intervals.

If our world is to meet the challenges of the twenty-first century we must harness the energy and creativity of all our citizens. Studies have shown that 1 in 7 adults in America are considered functionally illiterate, which has the potential to trickle down to our youth. What Does Illiteracy Really Mean? Words Alive; A graphic that says: When everyone can read, whole communities thrive. The cost of Illiteracy in the United States is estimated to be over billion dollars, according to a report written by the World Literacy Foundation. In the same report, it is said to cost the global economy 1. Perhaps one of the clearest ways to explain how literacy affects the economics of whole communities is illustrated by the correlation between literacy rates and prisons: Not only does this have an impact on the communities and families of these individuals, but taxpayers are paying for these prisons and all of the maintenance and costs they come with. Health has also been shown to be affected by literacy rates. There have been multiple studies showing a correlation between communities with high literacy rates and lower infant mortality rates. The idea being that literate adults have increased ability and knowledge to seek out medical treatment for themselves and their families, as well as a difference in their reproductive behavior -- including increased contraceptive use. This results in more proactive visits to the doctor, generally at a lower cost, as opposed to high cost emergency visits. For those with low literacy, it is often a struggle to obtain jobs that pay above a living wage. Furthermore, once they are in these jobs, it is difficult to be promoted or get a pay raise, vastly limiting their job mobility. This means that these employees will have more difficulties supporting their families and are more likely to depend on supplemental means of doing so such as welfare or food stamps. According to a study conducted by Betty Hart and Todd Risley, there is a 30 million word gap between children in low-income families and children from higher income families. The report outlines their findings that an average child in a higher income family will experience nearly 45 millions words by the time they are 4 years old, compared to the 13 million words that an average child who lives in a low-income family will hear. Not only does this demonstrate the economic impact that illiteracy has on families, but also the continuous cycle of low literacy it creates. In other words, how can you vote and advocate for yourself if you are unable to read voting information and instructions? Thirty-second commercials provide limited information, while the multitude of pamphlets and voting materials give the option to make a more educated choice. When the people of our communities are given the opportunity to obtain this info through multiple venues, they are more able to advocate for themselves and participate in causes they believe in. When Everyone Can Read, Whole Communities Thrive Communities built on a foundation of literacy will allow the creativity and energy of more voices to be heard and change our communities for the better through civic engagement, lessened costs such as to our prison and healthcare systems , and a healthier society. The first step to beating illiteracy is right at your fingertips:

Chapter 7 : THE IMPACT OF FINANCIAL LITERACY ON ECONOMIC DEVELOPMENT IN NIGERIA | Pro

Adults, involved in their vocations, must be continually learning so that their productive efforts can be improved. Author spells out the need for literacy in agricultural occupations.

Thanked Times in Posts Literacy and Economic Development Economic prosperity of a country entirely depends on the economic resources it has. These economic resources are classified as Natural resources, financial resources and Human resources. Natural resources comprise of fertile land, ideal topography, abundant forests, sufficient mineral resources and excess water supply. Financial resources include the capital needed for the economic activities. Human resources include the population, its growth rate, skills, standard of living and working capacity of the labour force. According to modern economists a country leading in natural resources has more opportunities to develop than that of a country lacking in such resources. But only abundant availability of natural resources does not make sure the economic development of a country, these resources need to be utilized at their optimum. And this is only possible when efficient manpower utilizes these resources. The developed economy of Japan is the open example in this regard whereby Japan had overcome the deficiency of Natural resources by excelling in Human resources. In other words it can be said that economic development only occurs when Natural and Financial resources are maintained properly by efficient Human resources. On the other hand if Human resources fail to maintain Natural and Financial resources, these resources may be misutilized, underutilized or unutilized and cause economic inefficiency, for instance underdeveloped countries of the world like Afghanistan has excess of mineral resources but the economy is not developed due to lack of Human resources. Another example is Pakistan, where we have sufficient mineral resources but due to lack of skilled manpower we cannot utilize all those resources, and as a result of such we are not in the queue of developed countries. Literacy is the key tool to make the workforce efficient. In a broader sense literacy is a phenomenon by which one can enhance his communication, professional and social skills. The impact of literacy on economic development is positive and can be easily determined by comparing the standard of living, per capita income, GDP, industrialization and development of infrastructure within a country. Literacy enhances the working capabilities of people by providing them with skill development. Literacy and economic development have endless companionship, but the role played by literacy on economic development is quite dominant. Literacy has the positive influence on the economics development in the following ways. It helps to enhance the skills of workforce, which result as a positive influence on work behaviour. By enhancing his skills one can earn more which brings economic prosperity at both Micro individual level and Macro level rise in real GDP. Literacy develops a sense of responsibility among the common man, by which one can become a good citizen. Increasing rate of literacy brings about a state of competition among different firms, industries and sectors of production, which helps an economy to grow on strong bases of competition. Increasing rate of literacy also helps to control and maintain population growth. Hence qualitative population is found with increased standard of living and more access over basic needs. Increased technical education helps to develop new and sophisticated methods of production and distribution, which can reduce the cost of production and increase the rate of return. Educated and skilled workers are the assets of a country, which may have demand not only within the country but are highly demanded in other countries also. By rendering their services abroad they can earn more of the foreign exchange and GDP will increase with the increase in foreign earnings. If literate people come to run the government along with economy, country will have a great benefit in such a way these people will allocate the resources at their best and hence the chances of misallocation and misutilization of resources will diminish. Proper and planned allocation of resources brings increased and qualitative production. Increased production leads to more employment opportunities. Thus the level of unemployment reduces from the country. According to the research reduction in inflation is directly related to the reduction in unemployment level. As literacy and skill development helps to reduce the unemployment it leads towards the control over inflation. And hence economy rides on the strong horse of development. Literacy also helps to enhance the communication skills among the people. Developed communication skills help an individual to contact with

more and more employers in order to get better job opportunities. Developed communication skills also help to maintain pleasant relationship between the employer and employees, which reduces the conflicts among them and by this way the productivity of the firm extends. Along with the development of professional and communication skills, literacy and education develop social skills by which an individual learns to move in the society and he realizes the importance of society, as no one can live in isolation. By enhancing the skills among the workers, the organization can get maximum productivity. Concisely literacy has great importance in the economic development of a country. Literacy brings all the positive changes in variable factors of production as well as in infrastructure development; it also minimizes or may wipe out negativities. No one can deny the importance of literacy. It can be said that literacy is a pillar on which the major part of an economy stands, if the pillar is strong enough to hold the economy, the anomalies can be reduced very easily and the economy will multiply. And if the pillar of literacy is weak and fragile the anomalies may push the economy downward and the economy may fall down on all four. For the better economic development it is more important to strengthen the pillar of literacy. It requires strategic planning and financial resources to facilitate the literacy programs. The financial resources required for the development of literacy programs may not be considered as expense, in fact it is an investment which gives fruitful results in future. The strategic planning required for the development of literacy programs is the part of economic planning. The strong the economic planning is the better the result will be. From an analytical point of view the economic prosperity and literacy are the two directly proportional procedures which have a great influence on each other. Concisely economic development depends on the qualitative workforce and this qualitative workforce can be acquired by developing professional, social and communication skills through literacy and education.

Chapter 8 : UNU-WIDER : Working Paper : Globalization, Literacy Levels, and Economic Development

The paper reveals that there is a significance relationship between the above-named variables and the economic development as well as the effect of structural changes on the education system, and that literacy is the key to move China forward.

Chapter 9 : Relationship between literacy and economic development.? | Yahoo Answers

Why literacy matters political and economic participation, especially on the part of disadvantaged groups. Emphasis on development of literacy. Literacy is.