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## ABSTRACT

Despite its low volume of lending for adult literacy and nonformal education, the World Bank acquired significant project experience in the 1960s and 1970s. Enthusiasm for nonformal education waned in the 1980s; increasing priority was given to help governments to achieve universal primary education as the principal means of making societies literate. The World Bank now supports literacy programs for these reasons: persisting high rates of illiteracy; complimentary claims of adult literacy and primary schooling on public expenditure; and deleterious impact of political and economic turmoil in developing nations on public education management and finance. Projects support a wide range of literacy providers, not just government adult education agencies, usually through a competitive social funding mechanism to encourage competition, experimentation, and replication of best practices. Five general lessons can be drawn from the bank's experience to increase the effectiveness of investments in adult education: literacy instruction is often more successful when combined with teaching practical skills; developing functional literacy may involve teaching basic scientific knowledge and learning a second language; nongovernmental agencies usually require strengthening to become executing agencies for donor projects; documenting effective practices requires systematic development of research capacity; and literacy program impact can be improved with targeting to youths. (Contains 13 references.) (YLB)

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**Investing in Adult Literacy:  
Lessons and Implications**

**ILI Technical Report TR98-03**

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# TECHNICAL REPORT

Investing in Adult Literacy:  
Lessons and Implications

ILI Technical Report TR98-03  
(January 1998)



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3

# International Literacy Institute

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# **Investing in Adult Literacy: Lessons and Implications**

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## **Abstract**

This report discusses the evolution of the World Bank's involvement in adult literacy and nonformal education. Current literacy projects supported by the World Bank include a wide range of literacy providers, not just government adult education agencies. This support is usually provided through a competitive social funding mechanism in order to encourage competition, experimentation, and replication of best practices. The report concludes with five general lessons to increase the effectiveness of investments in adult education.

**TABLE OF CONTENTS**

Introduction . . . . . 1

Evolution of Bank Involvement in  
Adult Literacy and Nonformal Education . . . . . 1

Renewed Interest in Adult Literacy . . . . . 2

Lessons and Implications . . . . . 3

Summary . . . . . 6

References . . . . . 7

## INTRODUCTION

After a hiatus of several years, the World Bank is again selectively supporting adult literacy programs. In 1992, the Bank approved a credit to Ghana (Adult Literacy Project) to finance expansion and evaluation of a literacy program announced by the government that year to reduce the number of adult illiterates by 10% annually. The program aims to help 840,000 adults become functionally literate. The Bank has also supported initiatives such as a 1991 loan to Ecuador (Social Development Project/Education and Training) to provide funding to strengthen post-literacy education and basic skills training activities for poor adults, building on the government's national literacy program. The activities are to be implemented by the government in collaboration with non-governmental organizations (NGOs). A 1991 loan to Indonesia (Third Nonformal Education Project), which has received Bank support for nonformal education since 1977 through two other nonformal education projects, targets primary school dropouts and persons who did not achieve full literacy in earlier training or have lapsed back into illiteracy. This project also intends to utilize NGOs more extensively in program planning and implementation to improve grassroots outreach. Many recent literacy initiatives involve establishing social "funds" to provide support to literacy providers. Examples include a 1993 Social Action Project in Burundi with a significant literacy component. Similar funds are being designed for literacy projects in Senegal, Gambia, Mauritania, and Morocco.

These initiatives imply no radical departure from the Bank's long-standing policy of supporting increasing primary school participation and raising levels of educational attainment as the best, most sustainable means of making societies literate. No return to the Bank's earlier advocacy of nonformal education is being contemplated. However, the issue has been reopened in a recent assessment of the Bank's role in human resource development in Africa which proposes more attention be given

to alternatives to formal schooling in line with the Bank's first Education Sector Policy paper in 1971. The Bank recognizes that while educational reforms in the formal system will help reduce illiteracy in the future, programs of adult education are necessary to address the problem of adult illiteracy today, with an estimated 900 million illiterates in the world (World Bank, 1995). Without new interventions, adult illiteracy rates in Africa, the Middle East and South Asia are not likely to fall much below 40% by 2000 (UNESCO, 1990).

## EVOLUTION OF BANK INVOLVEMENT IN ADULT LITERACY AND NONFORMAL EDUCATION

During the 1960s, a variety of nonformal education programs were initiated by governments, NGOs, and donors to address the challenge of how to provide some level of education or training to the large number of people with little or no formal schooling in many countries. These programs addressed areas such as adult literacy and numeracy, civics, health, and practical agricultural subjects. In 1974, the Bank began a campaign to reduce poverty that focused on efforts to meet basic needs.

Expansion of nonformal education programs figured prominently in this search for alternatives. The Bank announced it would increase its support for nonformal education and commissioned a study to review experience and identify additional types of nonformal education. The study, *Attacking Rural Poverty: How Nonformal Education Can Help*, by Coombs and Ahmed (1974), drew attention to the inequity and loss of productivity resulting from illiteracy. It proposed nonformal adult education programs as a means of reaching poor, remote communities at modest cost, and strongly encouraged the Bank to support such programs. At the same time, the Bank increased its emphasis on the importance of



mass education as an economic and social necessity to allow fuller participation in the development process. This poverty-oriented development strategy entailed a new emphasis on alternative delivery systems as a supplement to formal schooling, including nonformal schemes and functional literacy programs to reach target groups such as adults. Such activities were to be functional and replicable in terms of cost and managerial requirements.

The Bank proceeded to support a variety of nonformal education programs throughout the 1970s. The 1980 *Education Sector Policy Paper* (World Bank, 1980) stated that the absolute number of illiterates in the world was increasing and that UNESCO work-related functional literacy programs were not successful. Disappointing results in terms of learning achievements and sustainability led the Bank to cease support for adult literacy and to focus on primary education expansion to minimize the illiteracy of future generations.

A review of Bank-supported nonformal education and training (NFET) programs (Romain & Armstrong, 1987) found that they had little impact on literacy rates, in part because many projects with NFET components actually provided little or no funding for the literacy activities. Nonformal education and training was included in 92 of 304 education projects approved during the period 1963-1985. Two thirds of these projects with NFET components were approved in the mid- to late-1970s, coinciding with the Bank's increased emphasis on poverty alleviation. After this period, support for NFET sharply declined from 5.2% of total education project costs between 1974-1979 to 1.7% between 1980-1984.

Literacy campaigns launched on a crash basis were often plagued by mismanagement and poor coordination of activities. The seriousness of these difficulties convinced the Bank and donors that the requirements for successful implementation of large-scale adult literacy programs were usually well beyond the capacity of most governments.

## RENEWED INTEREST IN ADULT LITERACY

In most of the countries where adult illiteracy is thought to be growing, the capacity of governments to provide and efficiently manage education and other social services has, if anything, deteriorated. So why are donors like the World Bank now supporting literacy programs? There are several reasons.

First, since enormous progress has been made in expanding access to primary schooling, the illiteracy problem is increasingly concentrated in a few countries and/or in remote regions or among populations that are still poorly integrated into the market economy and the modern state. To reach the populations as yet unreached by primary schooling is now recognized as involving greater effort and perhaps alternatives to traditional schooling—distance education, adult literacy programs—in brief, what was formerly known as nonformal education.

Second, it is increasingly recognized that adult literacy and primary schooling have complementary rather than competing claims on public expenditure. Adults, especially mothers, involved in literacy programs are more likely to send and keep their children in school (e.g., ACTIONAID, 1995). Literacy increases the value placed on education in the household, and the impact is intergenerational.

Third, political and economic turmoil in the developing world is reaching epidemic proportions with a deleterious impact on the management and financing of public education. In some countries like Angola and Mozambique, sustained turmoil has led to large segments of entire generations being denied the opportunity to go to school. When a measure of stability returns, the educational needs of older generations cannot be swept aside in favor of a presumably more efficient investment in the school-age population. Adults cannot be written off as poor objects of educational investments. They are, after all, the population from which the most immediate and largest impact



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of literacy investments is likely to be obtained if claims about the externalities of literacy in terms of lower fertility, better family health and nutrition, and higher agricultural productivity are to be believed.

The situation is most critical in sub-Saharan Africa where, according to a recent World Bank survey (Ridker, 1994), over 50% of adults in 1985 had never attended school and over 90% had never completed primary education. While improved school coverage might reduce these numbers in the future, primary enrollments have actually fallen in over half of the 29 African countries whose economies are under adjustment. The survey recommends that the Bank should consider a more active role in developing cost-effective programs for teaching basic skills to improve the productivity of adults with little or no formal schooling. The Bank's most recent policy statement on lending, *Priorities and Strategies for Education* (1995), recognizes the importance of nonformal education for reaching the most educationally disadvantaged.

## LESSONS AND IMPLICATIONS

While there are compelling reasons for the Bank to support adult education, there are important issues to be addressed concerning how programs should be designed and supported. Some guidelines for investing in adult education can be developed incorporating lessons from Bank and other donor experience. These are presented below.

*Literacy programs should teach functional skills and be closely linked to mainstream social sector and community development delivery systems.*

The experiences from which literacy and numeracy skills are to be acquired must be meaningful to adults. Literacy instruction—especially post-literacy education—is apt to be more effective if it is carried out in contexts where literacy is or could be used to improve

daily life. That implies linking literacy programs with agricultural extension, community health education, and other social services reaching the adult population. That would make the educational functions of these services more explicit and probably increase their impact.

Well-baby clinics, marketing cooperatives, centers for distribution of agricultural chemicals, village dispensaries, and even rural postal banking centers provide naturalistic, functional contexts for the teaching of literacy and numeracy. In Papua New Guinea, which is heavily dependent on earnings from coffee exports and facing substantial losses due to coffee rust infestation, the government's Coffee Development Board is working to teach coffee growers to utilize the best rust prevention techniques. Farmer literacy is important to this objective. The organization's programs employ all communications media—radio, video, charts, pamphlets, photos, posters, work manuals, and computers—to teach adults the literacy and numeracy skills to become better farmers (Hoxeng, 1995). Similar approaches are being used by nongovernmental organizations. For example, ACTIONAID projects in Uganda combine literacy with practical instruction in reforestation, terracing, crop diversification, and methods of improving crop storage (ACTIONAID, 1995).

To effectively reach adults who may be most in need of agricultural and health services, different approaches are needed that combine "social marketing" with teaching basic knowledge and literacy skills. A recent SIDA-funded study ranks "linkage to people's fundamental requirements" the first of seven factors cited as essential to the success of literacy programs. However, Hoxeng (1995) points out that forging links with service providers is the primary responsibility of adult educators who must be able to show what benefits those already delivering other social services can expect from teaching literacy that justifies their additional efforts. In Lesotho, a literacy service agency has been established to provide profes-

sional assistance to governmental and non-governmental organizations and has been able to successfully sustain itself through contracts with international development agencies (Hoxeng, 1995).

*Teaching adults to read and count is not enough. They need basic knowledge, too.*

The mechanisms through which literacy lowers fertility, improves health and nutritional status, raises agricultural productivity, and produces other social benefits are still poorly understood. Nevertheless, it has become reasonably clear that much more than literacy is involved.

It is prior knowledge that makes literacy functional. Printed instructions for using pharmaceutical products, for example, require some knowledge of human health and biology for comprehension and safe and effective use (Eisemon, Ratzlaff, & Patel, 1992). This is probably one of the mechanisms through which literacy influences health behavior. Similarly, safe and effective use of agricultural chemicals or use of new agricultural technologies such as hybrid seed varieties involves capacities to make sense of scientific information, not simply the ability to read or follow instructions.

Literacy training is no substitute for formal instruction. Nor is it a self-sustaining skill unless literacy is used for learning (typically, in formal contexts where teaching is text based). Literacy programs that are designed to teach rudimentary encoding and decoding skills and define mastery in these terms will not change how people think and behave. Literacy is functional only when it facilitates learning and increases knowledge of health, nutrition, biology, and other subjects that change how individuals understand the natural world. Competent performance of most literacy tasks in daily life cannot be isolated from the knowledge that gives meaning to printed information.

*While NGOs have an important role to play in literacy and other forms of nonformal education, investments in capacity building may be*

*needed for them to become appropriate executing agencies for donor projects.*

NGOs are widely perceived by donors to be efficient, effective, and responsive modalities for delivering many kinds of development assistance. The number of these organizations has greatly proliferated in the past 15 years, so much so that some governments like Kenya's have found it necessary to undertake a census of NGOs and propose legislation to better monitor their activities. The fastest growing segment of the community of NGOs in that country and many others in the region are secular, independent, indigenous organizations, many of which have been established by politicians and their relatives mainly to capture donor resources (Kambities, 1995).

Although the literacy activities of NGOs are poorly documented, some effective literacy work is being done by these organizations. Many NGOs that have a long-standing involvement in literacy education have religious affiliations; they often promote literacy for the sake of religious propagation and practice, as a means of "empowering" the poor, or to advance a progressive social agenda. Producing literates is a means to these other goals.

In many contexts, NGOs may best be placed to assist development and implementation of flexible community development delivery systems. Strong Beginnings, an education program initiative of Save the Children, currently operates in 15 sites around the world. The scale of operations is small; initiative and control are local; and the nature distinct, with different mixes of values, traditions, and resources in each setting. In Mali, Save the Children is working with Unicef, the government, and NGO partners to implement a comprehensive national demonstration project consisting of women's literacy and child development programs.

The increasing reliance on NGOs as executing agencies for donor projects poses many problems for the organizations as well as for

donors. The lack of bureaucracy and low overhead costs of NGOs is a virtue to donors, and the temptation to stuff money into them is difficult to resist. Unfortunately, the ability of NGOs to absorb large amounts of funding and account to donor agencies for their activities in traditional ways is often quite limited.

Donor agencies are understandably reluctant to provide funding to these agencies to expand their administrative cadres and to professionalize their management and services. Yet these restrictions limit NGOs' usefulness to donors and has led to the highly publicized collapse of some of them. Donor idealizations of NGOs have to be reconciled with what they are being asked to do and their ability to function as traditional development agencies without the support necessary for this purpose. While the impact of NGO programs may be longer lasting than that of episodic national efforts, their design and instructional strategies may not be possible to replicate on a broad scale, particularly if expansion implies an increased reliance on government bureaucracy and resources (Anzalone, 1990).

*The effectiveness of literacy programs needs to be continually monitored, requiring major investments in building research capacity.*

This, of course, cannot be done unless indicators of program effectiveness are stipulated at the outset. That, in turn, involves definitions of literacy and numeracy that are both measurable and meaningful.

When does literacy become "functional"? How do we know when literacy becomes a "self-sustaining skill"? What evidence can be used to establish that literacy skills have been "retained"? To begin to answer these questions, we need to know much more about how literacy is used in daily life, what kinds of information-processing and problem-solving skills are involved, and what constitutes competent task performance.

*Literacy educators have taken pride in the fact that their work is "action oriented."  
Increasingly, their activities will have to be "result*

*oriented" as well. The implications are very profound.*

The research and evaluation capacity of many organizations responsible for adult literacy programs either will have to be significantly strengthened, or expertise developed locally to service these organizations. With some exceptions like India, countries where adult illiteracy rates are high usually have little educational research capacity of any kind. Major capacity building investments will be required, which donors have so far been reluctant to make. For example, capacity building is needed to support much larger projects in order to improve the quality of basic education in these countries.

*Setting priorities: Scarce resources should be concentrated on programs providing a "second chance" for school leavers.*

Traditionally, most literacy and other adult education programs have either been self-targeting or, where targeted (as is often the case with projects sponsored by NGOs), have addressed the needs of particular groups—especially girls and women in recent years.

Compared to schooling, not only are the educational interventions more varied, but the target population of most literacy programs is more heterogeneous with respect to age and other biographic factors that affect the acquisition of literacy and numeracy skills. Perhaps because both governments and donors have considered literacy to be a basic human right, there has been little serious discussion of more focused targeting of literacy programs.

Abadzi (1994) has raised some fundamental questions concerning who is most likely to benefit from adult literacy programs. She argues that, insofar as ability to acquire literacy is concerned, individuals below the age of 20 are the ideal target age group. After this age, social factors such as family status and responsibilities are more important, powerfully (and usually negatively) affecting both participation and outcomes. Whether capacity to become literate actually declines with age may be less important than the more well

established fact that since adults learn differently than school children, they need to be motivated and taught differently.

Classroom-like teaching methods require significant modifications. It is difficult to generalize about what “works,” however. The techniques employed in effective programs vary enormously. Nevertheless, most emphasize two tenets of Paulo Freire’s pedagogy, making the objectives and content of instruction more concrete and designing activities that build self-confidence as well as personal efficacy. An example is the literacy programs organized by Beyond Borders, a Protestant social action agency in Haiti. These promote democratic and emancipatory change by expanding the “liberating salt of literacy” through instruction in hunger, illness, work, cooperation, voting participation, church teachings, and social justice. Unfortunately, success in such circumstances requires charismatic teaching, committed learners, and some freedom for social mobilization.

Literacy programs that provide a second chance for school leavers have modest but achievable goals. Recent school leavers who have become accustomed to classroom learning environments are perhaps the most receptive to conventional “chalk-n-talk” approaches to teaching literacy. They are also more likely to complete programs, especially if the credentials obtained are equivalent or at least allow reentry into the formal system. This was important in generating high enrollment in the Indonesian nonformal education programs, which led to the completion of a primary school equivalent diploma. In brief, better targeting of literacy programs can also increase their effectiveness.

## SUMMARY

Promotion of adult and nonformal education once figured prominently in World Bank policy statements on educational development. Although the volume of lending for nonformal education was never very large, the Bank did acquire significant project

experience in most regions in the 1960s and 1970s. Enthusiasm for nonformal education waned in the early 1980s, as Bank projects and the ambitious national literacy campaigns of this period showed mixed results. Increasing priority was given to assisting governments to achieve universal primary education as the principal means of making societies literate.

While expanding access to primary education continues to be the Bank’s priority in education lending, a number of literacy projects have been supported in recent years. High rates of illiteracy persist in many countries. Alarming, the out-of-school population is growing in some of the poorest countries with the lowest school enrollment ratios, particularly in Africa. For this and related reasons, the Bank has renewed its commitment to reaching the educationally disadvantaged through nonformal education.

However, today’s literacy projects are quite different from the kind the Bank previously supported. Today’s projects support a wide range of literacy providers, not just government adult education agencies. Support is usually provided through a competitive social funding mechanism to encourage competition, experimentation, and replication of best practices. Five general lessons can be drawn from the Bank’s and other donors’ experience to increase the effectiveness of investments in adult education:

- Literacy instruction is often more successful when it is combined with teaching practical skills.
- Developing functional literacy often involves teaching basic scientific knowledge and sometimes a knowledge of a language other than the mother tongue.
- While NGOs are often effective literacy providers, they usually require strengthening to become executing agencies for donor projects.
- Documenting effective practices requires systematic development of

research and other kinds of technical capacity to serve the community of literacy providers.

- The impact of literacy programs can be improved with better targeting, especially to youths who have been denied the opportunity to complete their studies. ■

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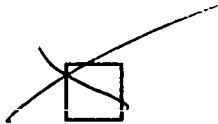


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