LINK BETWEEN LITERACY, NUMERACY AND NATIONAL DEVELOPMENT

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Abstract:
These Literacy and economic development have existed as terms that are inextricably linked in the literature, often with little examination. As one looks more closely at the rationales for this relationship, it becomes clear that much more needs to be known about the functions and uses of literacy in everyday life, how literacy is linked to productive activity, and how literacy is learned (and taught) across the life-span.

There is little debate about whether literacy is a major problem in today's world. Indeed, it is near the top of the policy agenda of most countries in the world, among both industrialized and developing countries. A quick glance at international statistics gives a relative picture of the state of literacy in the world. According to these statistics, almost a billion illiterates remain, and the prognosis for a reduction, is not very optimistic. Furthermore, the relatively low rates of illiteracy in industrialized countries are misleading, as countries like the U.S. come to grips with the fact that low literacy in this country may be just as troubling as illiteracy is in some developing countries.

Literacy, numeracy and national development are key concepts in Africa today. However, each carries multiple meanings, a fact which has significant implications for the shape and outcomes of programs that purport to deliver any of the three. This paper examines the linkages between literacy, education and development, drawing out a common thread that is particularly relevant for this continent.

Keywords: Literacy, development, numeracy
INTRODUCTION

Background

There is no denying that there is a link between literacy and national development, poor countries are characterized by high illiteracy levels. The argument is that neither income nor happiness adequately represents the essence of human well-being. Instead, the overriding objective of development is the expansion of human capabilities. Therefore, poverty is more about the deprivation of basic capabilities, rather than just about low income. The capability approach focuses on people as ends in themselves, rather than treating people merely as means to economic activity. Human diversity is crucial to this approach, as is the notion of human agency: the ability to act and to bring about desired change in one’s own life (Sen 1999:19). Agency is seen as a key component of real human development.

In today’s technologically-based global economy, considerable emphasis is placed on the contribution made by people, or what economists refer to as human capital, to economic growth. The theory is that the relative contribution of individuals to growth depends on their human capital – the knowledge, skills, competencies and other attributes that are relevant to economic activity.

As a consequence, developing the skills and knowledge of the labour force is regarded as a key strategy for promoting national economic growth. Related to this is the assumption that individuals who contribute more by way of their human capital should earn more. Distributional issues are a consideration as well, since increasing access to education and training can help to address inequality in employment and earnings outcomes for more- and less-skilled individuals.

Statements of the problem

Literacy is a panacea to national development, however, the contributions of education to national development has been limited by poor funding, politicization of the system, unsteady political environment and corruption in Zambia. UNESCO (1990) affirms that, since the ultimate aim of development is to make it possible for people to have a better life, development cannot occur when a vast majority of a nation’s citizens is illiterate. Literacy, numeracy education is needed to inculcate in individual adults the relevant knowledge, skills, attitudes and values required to engage in productive efforts.

Objectives of the project

The general objective of the study was to investigate the relationship between literacy, numeracy and national development. Arising from this are following specific objectives:

• To find out whether there is a link between literacy, numeracy and national development
• To investigate the provision of literacy and numeracy programs
• To ascertain whether literacy, numeracy programs were translating into national development

Theoretical Framework / Model

This study is premised on the Human Capital Theory which refers to the stock of knowledge, habits, social and personality attributes, including creativity, embodied in the ability to perform labor so as to produce economic value. Alternatively, human capital is a collection of all the knowledge, talents, skills, abilities, experience, intelligence, training, judgment, and wisdom possessed individually and collectively by individuals in a population.
These resources are the total capacity of the people that represents a form of wealth which can be directed to accomplish the goals of the nation or state or a portion thereof.

National development is enhanced when learners have higher literacy levels. Effective literacy skills open the doors to more educational and employment opportunities so that people are able to pull themselves out of poverty and chronic underemployment. In our increasingly complex and rapidly changing technological world, it is essential that individuals continuously expand their knowledge and learn new skills in order to keep up with the pace of change.

The role of education for promoting development has been a recurrent issue in the debate during the last decades. The key question becomes how development is defined. When development was defined as economic growth the positive role of education appeared uncontroversial. As Barr and Noyelle (1991) put it, Development lists also held the view that education was a key factor in improving the conditions of people, or to quote a frequently used phrase, that 'education is the key that unlocks the door to modernization.

An educational endeavor in the world during the twentieth century has been to establish universal basic education. The fifties and the sixties represent the era of educational reforms in affluent countries. Reforms were aimed at education for all, scholastic democracy, equality and increasing industrial productivity. The period of large educational investments and lofty expectations was succeeded in the late sixties and during the seventies by growing disappointment and pessimism. Education had neither brought about the equalizing effects nor the continued economic growth that had been expected.

• Review

Developed and developing countries recognize the fact that formal education is a pre-requisite for growth and development and so they try to provide quality formal education for their citizens. Studies of the more advanced countries notably the United States, Denmark and Japan during the period of their economic growth and development, suggest that there had been a very significant relationship between their economic growth and the quality of formal education provided to their citizens (Barr et al, 1991).

The United Nations Declaration of Human Rights of 1948 stipulates that every child has the right to education at least in the elementary and fundamental stages. Independent African nations on becoming aware of the United Nations Declaration of Human Rights of 1948 and the fact that large investment would pay off in economic terms started increasing the intake of school pupils at the primary level of education (Adams, 1990).

Understanding the factors that contribute to a country’s economic growth has been a long-time objective of economists. In part, this is because a growing economy is one that has the potential to generate prosperity and wellbeing for its citizens while at the same time laying the foundation for a more equitable distribution of the benefits of growth. As the Canadian economy, like other developed economies, has evolved from one based on resources and manufacturing to one based on information, knowledge and skills, growing emphasis has been placed on the role played by human capital – the skills and knowledge embodied in people. Because direct measures of skill have been hard to develop, analysts have relied on indirect measures of human capital, based on the assumption that individuals with more education will also have more knowledge and skill than those with less education.

While the link between education and the knowledge and skill that an individual contributes to the labor market and to society more generally is a strong one, more recent
studies have endeavored to refine our understanding of how education contributes to economic growth.

Any discussion of the literacy situation in a broad perspective is impeded by the lack of a universally accepted definition. For the immediate purpose of discussing global literacy, literacy is taken to mean the ability to read and write. Coombs (1985) traces the history of literacy in the West from its very beginning in ancient eras up to the time of the industrial revolution. Around the turn of the last century several of the countries in Western Europe had reached a literacy rate of 80%, taking into account reading ability only (UNESCO, 1990). Today literacy rate in the industrialized countries of the world has reached 99%. Dealing with quantifications of literacy it should be borne in mind that literacy statistics carry limited significance, due to in the first place a lack of commonly accepted standards.

Literacy in the traditional sense does simply signify the ability to read and write. It was long regarded as an end in itself. Traditional literacy is chiefly concerned with the mere acquisition of skills. Traditional literacy has been accused of overlooking practical applications and of viewing literacy as a commodity for consumptions. As time progressed, however, the concept of literacy began to take into account the practical needs of the literate person. In 1951 UNESCO considered a person literate who could read and write a simple statement on his everyday life (UNESCO, 1990).

A modern notion of literacy is introduced with the principle of functionality. Functional literacy lacks distinctive referents, but in essence it connotes the practical application of reading and writing. Arithmetic is also drawn into the sphere of literacy. Functional literacy is often connected with technical progress and economic development. Earlier interpretations of the concept, however, evolve around practical application in the individual's community.

Another concept to be explained here is national development. Barr et al, (1991) stress that a developed society is the one that has succeeded in providing a source of living for the majority of its inhabitants and that in such society, premium is attached to elimination of poverty, provision of food, shelter and clothing to its members. This argument agrees with the definition of development by Todaro and Smith (2006:20-21) from the modernization paradigm which sees development as a multidimensional process which involves the sustained elevation of the entire society and social system towards a better or humane life. They identify three basic components for understanding development. These components are sustenance, self-esteem and freedom. These represent common goals sought by all individuals and societies. According to them, sustenance is concerned with ability to meet basic needs, self-esteem is concerned with a sense of worth and self-respect, of not being used by others as tools for their own needs and freedom is concerned with freedom from servitude- servitude to nature, ignorance, other people, misery, institutions and dogmatic beliefs especially, that poverty is a predestination. Therefore, the definition by this paradigm which emphasizes the basic needs of life in transforming the individual in the society to self-actualization is a true definition of development. Any development model that does not reflect these tenets needs a paradigm shift.

Eurich (1990) stresses that sustainable national development starts with the ability of a nation to satisfactorily provide the food and fibre that are needed by its people and industry and Bhola (1984) has supported this argument by stating that food security must be given adequate attention to the solve problem of mass hunger in Africa. Even if these scholars have
given importance to agriculture, national development should be able to transform individuals in virtually all sectors of the economy.

The link between literacy and national development is that education supplies the needed manpower for national development. Heath (1980) support this argument by stating that a developed or educated polity is the one that has enough manpower and each person occupies his or her rightful position to enhance the growth of the society. To support this, Hamadache and Martin (1987) have also remarked that education is largely perceived in Zambia as an indispensable tool which will not only assist in meeting the nation’s social, political, moral, cultural and economic aspirations but will also inculcate in the individual knowledge, skills, dexterity, character and desirable values that will foster national development and self-actualization. From the definition of education given above, it is clear that education trains an individual to be useful in the society and to meet up the need of the society for national development. Therefore, it should be clear that without education, a nation cannot get the needed manpower for material advancement and enlightenment of the citizenry. The trained engineers, teachers, medical doctors, inter alia are all the products of education. This explains why it is argued also that the quality of a nation’s education determines the level of its national development.

A positive view of literacy as an agent for economic development and the contingent attitude to illiteracy as an obstacle is visible in numerous statements from the 60’s and 70’s and a recurrent theme in Unesco documents (Anderson and Bowman, 1965).

Concepts related to broad societal and cultural phenomena are notoriously hard to capture in precise and logically consistent definitions. Such is the case, as we have just seen with "development". Literacy is another elusive and nebulous conception. Yet there is a need, especially in the present context, for some set of referents to this phenomenon. To be sure, varying definitions of literacy abound in literature and in praxis. It also seems that the notion of literacy must change in congruence with what a literate person is expected to perform in different milieus and at different times of history. This is not the occasion to give an exhaustive run-down of available definitions. An attempt will none the less be made to delineate discernible trends in the development of the concept. Two major trends are identified, designated by us as traditional and modern (Freire and Macedo, 1987).

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 nettogatives. 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. As a country’s workforce is educated, skilled, organized, competitive and wanting to go ahead, no one can stop such an economy from being prosperous. 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. As the people of a country are literate they will work much better for their own and as they will work to satisfy their needs, simultaneously country’s economy will grow and develop (Lestage, 1982).

A nation develops in relation to its achievement in education. This explains why contemporary world attention has focused on education as an instrument of launching nations into the world of science and technology and with consequential hope of human advancement in terms of living conditions and development of the environment. This is because, education, in the life of a nation, is the live wire of its industries and also the foundation of moral regeneration and revival of its people. It is also the force and bulwark of any nation’s defense and it has been observed that no nation rises above the level of its education. Seeing education in this perspective calls for proper funding from federal, state and local governments to make the sector produce the desired results which will stimulate national development. In Zambia, much is not being derived from the sector due to neglect on the part of government, corruption, policy discontinuity, inter alia (Arnove and Graff, 1987).

An individual is a social being and he needs economic welfare. A healthy society, in turn, needs healthy and literate individuals. In order to make literacy worthwhile, it must be functional. Functional literacy signifies not only knowledge of 3R’s, i.e., reading, writing and arithmetic, but it also indicates the ability of a person to discharge his economic, social and civic duties in an efficient manner. The world conference of Education Ministers on Eradication of Illiteracy organized by UNESCO at Tehran (1965) concluded that rather an end in itself, literacy should train for work, increased productivity, and a greater participation in civic life. It arouses interest in reading and develops cultural aspirations.

Literacy, thus, enables an individual to understand the vital national problems and form an attitude so that he can participate effectively in social and political life of the country. It must be able to create an understanding for diversity of customs and cultures on both the national and international planes. Functional literacy, therefore, relates curriculum to the needs of expanding economy and to, the various needs that society has. It caters to the needs, particularly economic needs. Moreover, it imparts proper skills in 3R’s so that an individual can continue his further education. It develops aptitude for creative utilization of leisure (Gierre, 1987).

There is a need also to raise the standard of living of people, which is possible by imparting practical knowledge to them. To cite an example, the farmer who works in the field must know the nature of the soil, use of fertilizers, hybrid seeds and the modern techniques of agriculture. Similarly, the rural people must understand the fundamental principles of health and hygiene and also know the measures to prevent diseases. They must acquire knowledge about nutrition and balanced diet. Welfare of the rural population should be the primary aim of education and literacy (Arvidson and Reubenson, 1990).

Education as an investment has two aspects, the private and the social. Private aspects deal with cost incurred by an individual on education and the benefits. The social aspects on the other hand deal with the cost and benefit in relation to society. Investment in education
definitely contributes to economic growth of a country; at the same time, it is obvious that economic growth makes it possible for the country to invest in educational developments (Fagerlind and Saha, 1983).

Input-output models are developed to establish relationship between input on education and output of development of economy. Stone has developed an input-output model to link inputs to education (teachers, buildings, equipment etc.) to manipulate needs of the economy. Along with expenditure on literacy, the role of teachers and educational planners are also of crucial importance to make education productive. More-over, ‘in-migration’ and ‘out-migration’ of population movement can be an index of economic development (Jones, 1990).

Therefore, to minimize the gap between the developed and the under-developed countries in conceivable future, less developed countries should invest large portions of their GNP on literacy. Conceptual development takes place in the individuals, by and large, due to rapid spread of education. It is rather difficult to minimize the gap between the developed and the less developed countries in conceivable future, unless the less developed countries invest large proportion of their GNP on literacy.

Education teaches or trains people to be useful to themselves and the society they live. By this, they have to be productive and discover their creative abilities and use this to perform specific tasks to attain self-actualization. Education also develops in individuals those values which make for good citizenship, such as honesty, selflessness, tolerance, dedication, hard-work and personal integrity, all of which provide the rich soil from which good leadership potential is groomed. Education trains an individual to be responsible in the society. From this, it is clear that education gives moral training (UNESCO, 1990).

From the above, it is clear that education has a critical function in national development. But in the Zambian context, education has not fully played its roles in the regard. This is as a result of certain inherent problems in the Zambian education system. First among these problems is inadequate funding. Education is no doubt, directly linked with the processes of nation building and development. Education in Zambia has not been properly funded and this leads to poor infrastructure developed in the universities, secondary and primary schools. This poor infrastructure makes the environment very hostile.

Educational policy decisions in Zambia are highly political orders, directives, and assertions bereft of synergy. This happens when the envisaged educational plans and objectives are being politically manipulated to suit the whims and caprices of policy formulators. This explains why some political appointees are given portfolios as commissioners and ministers which they are least qualified for. This explains why UNESCO (1990) states that Zambian politicians would rather advocate unrealistic populist educational programmes than risk their constituency through technically derived and obviously realistic and productive educational programmes. It is sad to note that political appointments in most universities evade due process to the detriment of stakeholders.

Literacy, the ability to communicate in print, is a very important aspect of learning worldwide. Bhola (1984) has observed that literacy is the acquisition of the knowledge and skills in reading and writing that enables a person to engage himself effectively in any activity. Reading and writing of letters, signing of cheques, observing danger warnings in the street and at work places and reading of books are some of the activities identified by Bhola (1984). The definition of Coombs (1985) is centered on development. Coombs (1985) has
emphasized that Literacy could liberate the poor and educated people everywhere from ignorance, diseases and hunger. Moreover, the spread of literacy would not only improve the lot of the needy but work wonders for each nation’s overall social and economic development.

Freire (1990), on the other hand has defined literacy in terms of its contribution to society. He has argued that literacy is necessary for the individual to enable him to be very effective in economic, socio-political educational, cultural and environmental issues. Looking at literacy differently, since anyone who has not been given the opportunity to learn to read and write cannot lead a full individual and social life. A literate person can also be defined as one who “can read and write with understanding, a letter in any language”.

The MOE (1992) has also defined literacy in terms of community development. The ministry has stated that a person is literate when he acquires knowledge and skills, which enable him to engage in all those activities for which literacy is required for effective functioning in his group and community and those attainments in reading writing and arithmetic, which make it possible for him to continue to use these skills towards his active participation in the life of his community. What is implicit here therefore is that literacy is defined by various people and bodies depending on their perspectives. Adams (1990) is therefore right in his assertion that “the concept literacy has not yet got a universally accepted definition”.

1.6 Establishment of the gap and Personal critique summary

Recent researches on the relationship between literacy and national development have focused on narrowly perceiving literacy as the ability to read and write, and do simple arithmetic. This study sought to look at literacy beyond reading and writing. Freire (1992) has noted that functional literacy should create the awareness of the living conditions of learners and therefore should lead to solving common problems facing learners.

• METHODOLOGY/RESEARCH DESIGN

2.1 Project Design / Approach

Basically, they are two main research methods and each method is employed and used depending on the research question at hand. Firstly, the qualitative method is where the goal is to widen the knowledge and the whole pre-understanding through field observations or in laboratories. The weakness of this method is the effect from the control of the phenomena, which will continue to change because of the scientific process. During the oral method, the interviewer should guide the conversation as little as possible.

Quantitative and qualitative aspects may also be combined in the same study. They can complement each other by bringing width and depth into the research. A mix of qualitative and quantitative studies gave me the best ideal to follow as by focusing on secondary data, and previous research I intend to forge ahead with the research question.

The major part of this thesis uses a quantitative method, as the aim is focus on gathering information or opinions about the many factors in a systematic manner (in this case a survey) in order to identify the factor that motivates today’s employees. However, a quantitative approach is considered most suitable when analyzing the results between the different subgroups of respondents as the results are mainly presented in figures.
2.2 Sampling procedure

This sample was selected through the simple random sampling technique. Collen (2003) indicated that, a simple random sample is a subset of individuals (a sample) chosen from a larger set (a population). Each individual is chosen randomly and entirely by chance, such that each individual has the same probability of being chosen at any stage during the sampling process, and each subset of \( k \) individuals has the same probability of being chosen for the sample as any other subset of \( k \) individuals.

In small populations and often in large ones, Collen (2003) was of the view that, such sampling is typically done "without replacement", i.e., one deliberately avoids choosing any member of the population more than once. The advantages of this technique are that, it is free of classification error, and it requires minimum advance knowledge of the population other than the frame. Its simplicity also makes it relatively easy to interpret data collected (Brown, 2004). The technique was therefore chosen because the researchers wanted to ensure that, each member of the population had an equal chance of being selected. Thus, the researchers wanted to avoid bias in the sampling process.

2.3 Target populations and Sample size

The population of the study comprised of households in lunchu ward of Kapiri constituency in Kapiri Mposhi district. The sample size was made up of 60 households who were randomly selected to participate in the study.

2.4 Instruments of data collection

Interview guide was the main instrument used for the study. The interview guide was mostly of the checklist type. Some open-ended items were however included. There were also some observations on the ability of respondents to read, write and do some numerical calculations. These multi-techniques were used in order to capture a more reliable picture of the phenomenon.

2.5 Data analysis techniques

Constant comparative method was used to analyze primary. This involved classification of data that related to the same content. The idea was to allow the actual prevailing pattern, themes and phrases of the research findings to emerge from the data rather than be controlled by factors predetermined prior to their collection and analysis. After the summary of the findings from the interview guide, the main emerging themes and ideas were coded manually and synthesized using Microsoft Excel.

2.6 Ethical Considerations

The researcher accepted individual responsibility for the conduct of the research and ensured that informed consent from respondents was be obtained in order to ensure that all respondents participate freely and voluntarily.

• RESULTS AND DISCUSSION

3.1. Results / Research findings

According to the findings of the study, links between education and development are well known: education provides the knowledge capital needed for social and economic mobility in a given context, including the language knowledge required. For the educated
elite of African nations, this link between formal education and prosperity is strong and clear. However, most of the respondent described their livelihoods as those of poverty.

This is in line with Adams (1990) who opined that the school experience of the majority of Africans remains insufficient to open doors to the kind of economic and social advancement that are available to the educated elite. For millions of African, the promises of education remain unfulfilled.

Nevertheless, the unshakeable conviction among most of the respondents remains that the formal education curriculum is the key to enhanced social and economic mobility. Mastery of a particular body of knowledge through a particular type of education is seen to be a gateway to mobility – and language knowledge is key to the entire project. However the sad truth is that the heavy financial investment in children’s education, often made by parents who can ill afford it, is no guarantee of enhanced mobility and development.

The context and outcomes of critical thinking are embodied in Freirean literacy approaches, including Action Aid’s Reflect approach. A strong sociopolitical theme runs through these approaches; the ability to read and critique text for oneself is very important to being able to think and act critically.

This model also highlights the essential role of language in critical thinking. The goal of most development is intentional behavior change: persuading people to act differently. Yet the myriad of failed development programs across Africa are testimony to the fact that getting people to change how they behave is very difficult. Successful development requires that people change their behavior based on the new knowledge or tools. Yet they will only do that when they can process the new information, think critically about it, and then decide how they might act differently. That means they have to thoroughly understand what they are being told – in their own language, not the language of the development agent.

Literacy is also seen to have an impact on the expansion of people’s personal freedoms, Increasing people’s capability and their life choices. As one of the respondents, comments: “the written word enables individuals to access, reflect upon, critique and act upon other people’s ideas”. The increased self-esteem that is often associated with literacy, especially for women, is one expression of this literacy paradigm. There is also a greater sense of agency: when people realize that they can do things for themselves to make their lives better.

What language do people use when they are doing all this? The answer is obvious: they use the language of their hearts and minds. Any other languages in one’s linguistic repertoire surely have their uses; but the mental processes involved in analyzing the meaning of text, and the decisions involved in applying textual information to one’s life, are sited firmly in the language one knows deeply and well. That is why Arnowe and Graff (1987) have argued that “behind every successful literacy program, there is almost always an effective language policy”.

3.2. Discussion and Interpretation of Findings

The results of this study have revealed a major issue that has implication for the organization of functional literacy. It is the link between functional literacy and development. The findings of this study have revealed the “functionality” of the functional literacy classes. The beneficiaries of the functional literacy classes were able to read write and calculate, and these were used to improve their social and economic lives. according to the study carried out in kapiri moposhi district, 60 people from all walks of life and from different areas of the kapiri district. 20 people would not read and write completely while another group of 20 people would hadly read and write as well.it was discovered that places were these people who were
unable to read was underdeveloped. At Kapila Primary School, some illiterate parents refused to have their children included in Camfed school sponsorship, despite being very poor and unable to afford school fees for their children. They did this out of ignorance and lack of the ability to read and write. They lamented that such programs are satanism related. The organisation produced authentic literature to read in order to convince the parents that they were a genuine organisation that was after development through sponsoring a girl child. At this place very few know how to write and read their names. Meanwhile, they do not support any development. For instance people there do not want to take part in the construction of the junior secondary school which government has saying they can not do that when its the responsibility of the government. Girl children are married off at their tender ages.

This is in conformity with the views of Freire (1992) that functional literacy could be used to improve social, economic and environmental problems. A positive relationship could therefore be said to be existing between functional literacy and development. The findings have implications for the organization of functional literacy in Zambia.

A respondent stated that, if functional literacy aims at preparation for political, socio - culture and economic roles, then the term development should be discussed politically, socially, economically and in any other way considered relevant.

This is confirmed by Freire and Macedo (1987) who stressed that if there is to be development, the amount of violence, poverty, repression and environmental deterioration in a nation must diminish. That is, there should be peace, greater economic wellbeing, more social justice and better ecological balance. The term development can politically be referred to the preparation of people for intelligent participation in political process. In terms of socio - culture, the term refers to the process of helping the individual to avoid outmoded traditions and superstitions.

Jones (1990) has also said the term economically involves the accumulation of capital and its effective utilization to achieve and improve a balanced economy. Taking into consideration the findings of this study and the various views on functional literacy and also of development, there has been considerable amount of evidence to suggest that functional literacy makes significant contributions to social, economic, and political development of the individual and society. Functional literacy emphasizes among other things, reading, writing and arithmetic.

The ability to read, write and do some numerical calculations could enhance development for instance, for one to be able to identify his hospital card in order to attend the hospital could promote his good health. Normal occupation could therefore be pursued without much health problems. Productivity and income levels could rise, leading to an increased purchasing power. Fundamental human needs could therefore be purchased and standard of living is raised. This could lead to social and economic development of the individual as explained by UNESCO (1990).

The ability to record the names of debtors and creditors, the ability to use calculator to calculate profit or loss of trading activities, and transact business at the bank very quickly, among others, could help improve trading activities and bring about efficiency. Profit could be maximized, savings encouraged and investment made to expand trading activities. More profits could increase the purchasing power and therefore the basic fundamental human needs could be met to raise the standard of living, which could lead to social and economic development of the individual.

Functional literacy also teaches the control and prevention of some common diseases. Good health could enable one to practice his normal occupation devoid of any health problems. With the requisite knowledge on how to maintain healthy family, control and
prevention of common diseases and environmental cleanliness, the individual could become healthy to pursue his normal occupation. Productivity could be increased and the level income rose. This could increase purchasing power and increase the purchase of basic needs to raise standard of living. Social and economic development therefore could take place (Barr et al, 1991).

CONCLUSIONS
The conclusion drawn from the findings of the study revealed the following:
• There is a positive relationship between participation in functional literacy classes and ability to read.
• There is a low positive relationship between taking part in functional literacy classes and ability to write.
• There is a positive relationship between participation in functional literacy classes and to do some numerical calculations.
• The relationship between participation in functional literacy classes becoming conscious of the need to improve upon health status is highly positive.

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