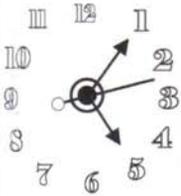




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Mapping a Multiple Frameworks for Financing Literacy in Nigeria

K.O. Ojokheta and S. U. Omokhabi

Department of Adult Education, University of Ibadan, Ibadan, Nigeria

Abstract

UNESCO (2009) contends that “literacy is still one of the most neglected education goals in many countries, especially among the poorest nations”. This is reflected in the poor financial allocation to it in many poorest nations, especially African countries with particular reference to Nigeria. Besides, there is a lack of a holistic framework for financing literacy in the country. This paper, therefore, advocates the urgent need for the adoption of multiple sources of financing literacy in Nigeria and therefore maps out the framework for achieving this advocacy. The paper begins with the discussion on problems of financing literacy in Nigeria. It provides justification for multiple sources of financing literacy in the country and thereafter discusses the experiences of other lands in financing literacy. The framework for achieving multiple sources of financing literacy in Nigeria is also discussed. The paper was rounded-off with the submission that financing literacy in Nigeria should be the business of all. Therefore, no one should be left out in financing literacy to ensure its sustainability in Nigeria.

Keywords: Multiple Framework, Financing, Literacy, Literacy Skills, Multiliteracies or Multiple Literacies

Introduction

One of the major challenges confronting appropriate financing of literacy in Nigeria is the age-long definition or perception associated with literacy as the ability to read and write print texts. Literacy is drastically underfunded and marginalized in Nigeria due to this age-long definition. However, the changing needs of individuals and the society, especially in the 21st century, have necessitated the need for continuous interpretations and definitions of literacy in a multiplicity of ways. People's notions of what it means to be literate or illiterate are influenced by academic research, institutional agendas, national context, cultural values, and personal experiences. Thus, literacy, as a concept, has proved to be both complex and dynamic with its definitions not static but constantly changing.

It is instructive to state that the changing nature in the definitions of literacy has not been taken into due consideration by education policy makers through appropriate funding. In Nigeria, for example, funding of literacy is still largely based on the age-long, limited, and myopic basic view of literacy as the ability to read and write. With the various dimensions of literacy widely recognised in literature - social literacy, critical literacy, information literacy, media literacy, mathematical literacy, cultural literacy and technological/digital literacy/web literacy, among others, it becomes imperative that funding of literacy must be expanded beyond the basic view to cover these various dimensions.

Since the 21st century view of literacy extends beyond the basic view to multi-literacies or multiple literacies, it connotes that the funding of these multiple literacies must also be multiple in nature. It is in this context that this paper advocates a multiple framework for funding the multiple nature of literacy and maps how this framework can be achieved in Nigeria.

The Problems of Financing Literacy in Nigeria

The Belém Framework for Action (UIL, 2010), in its article 11 on Adult Literacy, reiterated that "literacy is an indispensable foundation that enables young people and adults to engage in learning opportunities at all stages of the learning continuum. The article emphasised thus:

As an age-independent, context-bound and continuous process, the acquisition and development of literacy takes place both within and outside explicitly educational settings and throughout life. Increasingly, reading, writing, language and numeracy are viewed as parts of a broader conception of key competencies, including ICT skills, which require sustained learning and updating. Instead of being perceived as a stand-alone set of skills to be developed and completed in a short time frame, literacy and numeracy are increasingly seen as fundamental components of a complex set of foundational or basic skills.

This article underscores the importance of massive funding of literacy in all countries of the world. However, this is not so in Nigeria. One reason for the neglect and low funding of adult literacy in Nigeria is the belief that the best, the most cost-effective, and the long-term strategy to achieve literacy is to focus on universal primary education which will lead to future generations of adults growing up literate. This invariably connotes that millions of present generation of adults are denied their rights to literacy.

Another major problem is the lack of information on how much the various tiers of governments in Nigeria, especially the Federal Government, is actually spending on literacy. This lack of data means that tracking progress is extremely difficult and there is the uncertainty about whether the 3% target proposed in the International Benchmarks on Adult Literacy Financing is actually being appropriated.

In essence, financing literacy in Nigeria is beset with some challenges such as:

- Only basic literacy receives government's political will in funding while other dimensions of literacy are grossly neglected.
- The complexity of literacy activities are often ignored in the appropriation of funds.
- The diversity of provision without focus or coordination complicates the effort to identify the budgets or expenditure dedicated to literacy.

- Insignificant budgetary allocation by various tiers of the government to literacy and non-formal education.
- Inadequate information on sharing of funds meant for literacy and non-formal education by government agencies.
- Double counting of grants to literacy by donors and non-government organisations.
- Lack of detailed information on literacy financing by individuals.

Therefore, the problem of low funding of literacy can undermine the ability of programmes to maintain the norms of provision. The running of a literacy programme can also suffer from neglect and quality in the provision of in-service training, professional development, research capacity, as well as venues and equipment. It can equally lead to decrease in skills acquisition, productivity and income as well as increase poverty.

It can, as well, undermine the social and political development of the people and nation in terms of loss of confidence, less contribution to personal development, reduced family hygiene, nutrition, and health, as well as social and political participation. It can also contribute to the reduction in formal school enrolments, increased number of drop-outs, reduced completion rates, and loss of second chance opportunity for young adults in entering formal and vocational education. In this regard, therefore, investment in literacy increases the effectiveness of investments in other development sectors.

Justifying Multiple Sources of Financing Literacy in Nigeria

There are multiple reasons why multiple financing is required for literacy in Nigeria. These are:

1. **Plurality of Literacy:** In the modern world, literacy is no longer viewed as the simple process of acquiring basic cognitive skills. The concept of literacy has been expanded to include the use of these skills in ways that contribute to socio-economic

development, the development of the capacity of people for social awareness, and the inculcation of critical reflection for personal and social change. In other words, the conception of literacy as the ability to read and write print texts is no longer enough for the modern world. In the 21st century, the definition of literacy has increasingly reflected the ability to use technology for gathering and communicating information. Therefore, to become fully literate in today's world, people must become proficient in the literacies of 21st century technologies.

It was in this context that the New London Group coined the term multi-literacies in 1996 to describe a more contemporary view of literacy that reflected multiple communication forms and a context of cultural and linguistic diversity within a globalized society. Thus, multi-literacies was defined as the multiple ways of communicating and making meaning, including such modes as visual, audio, spatial, behavioural, and gestural.

Twenty first century literacy skills require people to possess the ability to access, analyze, evaluate, and produce communication in a variety of forms so that they can think critically about what they see, hear, and read in books, newspapers, magazines, television, radio, movies, music, advertising, video games, the Internet, and new emerging technology. This is often referred to as media literacy. People are also required to possess computer literacy; the ability to use computer and its software to accomplish practical tasks.

People are equally required to possess the information literacy ability to know when there is a need for information, to be able to identify, locate, evaluate, and effectively use that information for the issue or problem at hand (Mackey & Jacobson, T. 2011; Spitzer, Eisenberg, & Lowe, 1998). They are expected to possess a variety of cognitive digital literacy skills that are utilized in executing tasks in digital environments, such as browsing the Internet, deciphering user interfaces, and working with databases (Pilgrim, & Bledsoe, 2013). They are also expected to possess technological literacy ability to responsibly use appropriate technology to communicate, solve problems, access,

manage, integrate, evaluate, and create information to improve learning in all subject areas and to acquire lifelong knowledge and skills in the 21st century (Pilgrim, & Bledsoe, 2013).

This plurality of literacy or multi-literacies or multiple literacies require multiple sources of funding. Coiro, Knobel, Lankshear, & Leu, (2008) argued that the concepts of literacy beyond the traditional views of alphabetic writing, vocabulary knowledge, and recall of information is synonymous to the literacy needs of people in the 21st century. Therefore, over-reliance on a single source of funding for literacy in Nigeria is no longer feasible if the 21st century which demands that people acquire literacy skills to function effectively in society.

2. Multi-dimensional nature of Literacy Programmes

Literacy programmes can take many different forms: They include

- Mass campaigns (mobilised either by the central government or by local partnerships between government agencies and civil society)
- Long-term national literacy programmes
- Work-related programmes
- Locally focussed programmes
- Preparation for young unschooled adults to enter post-primary formal education
- Programmes related to vocational training, health, agriculture and income generation
- Programmes targeted at marginalized and indigenous peoples and
- Programmes like family literacy.

Therefore, this multi-dimensional nature of literacy programmes requires multiple sources of funding.

3. Literacy as a set of social and cultural practices

Literacy is now widely conceptualized as a set of social and cultural practices. In this context, it is understood as embracing

diverse practices embedded in concrete socio-economic, political, cultural and linguistic contexts, including schools, family and community contexts, various forms of media technology, the world of work, and life in general (UNESCO, 2004). This conception of literacy has been influenced by the social practices theories which are mainly oriented to using 'real materials' from real literacy situations for learning purposes, and thereby avoiding pre-conceived and prepared literacy primers for the purpose. If literacy is perceived as a set of social and cultural practices in Nigeria, it then requires multiple sources of funding.

4. **Literacy for critical reflection and social change-**

Globally, literacy is also being perceived as a tool for critical reflection and action for social change. This is also called critical or transformative literacy. It aims at empowering learners to understand, act upon, and transform the social order of injustice through a creative and interactive literacy learning process. Freire, (1972), in his *Pedagogy of the Oppressed*, emphasized that "literacy is not just for reading the word, but for critical reading of the word". This was also corroborated in the UNESCO (2014) publication entitled *Sustaining Literacy in Africa: Developing a Literate Environment* when it asserted that the "development of critical, analytical and problem-solving skills combined with reading and writing (text, numbers and other representations) are expected to be part of general and citizen education and are developed throughout life, in and out of school".

However, in Nigeria literacy is not yet perceived in this context. This informs the reason why the funding is still grossly limited to the traditional view of it as a set of skills which is related to the ability to read, write and calculate in a meaningful way. If literacy is perceived as a mechanism for fostering cultural identity, democratic citizenship participation, tolerance and respect for others, social development, peace and progress (UNESCO 2005 a & b), it, therefore, requires multiple sources of financing.

5. Literacy as Lifelong Learning and as Human Right-

The right to education, as recognized by the Universal Declaration of Human Rights, includes the acquisition of literacy, numeracy and other basic skills as a foundation for lifelong learning. Lifelong learning is a central principle of the international post-2015 education agenda. Literacy, in the world of today, is universally conceived as a life-long learning process. It is perceived as an interactive and broad-based continuous learning process throughout life rather than as a product of a specific educational intervention (McCaffery, Merrifield, & Millican, 2007).

This perspective of literacy coincides with a human rights approach to literacy as opposed to a merely technical utility approach. This also means that literacy is understood as essential for human development and for improving people's quality of life (Torres, 2006). A human right approach to literacy implies that it is seen as essential in defending and demanding respect for rights, and as being a right that expands people's freedom. If this context of literacy conception is emphasized in Nigeria, it then connotes that quite a number of partners must be involved in funding or financing it. In other words, multiple sources of funding is required if literacy is perceived as lifelong learning and as human right in Nigeria.

6. The Development of a Rich Literate Environment:

The development of a rich literate environment is the cornerstone of achieving sustainable literacy programmes. This involves the practice or usage of acquired literacy skills, the creation of harmony between literacy programmes and livelihood opportunities, improved reading habits, provision and availability of quality reading materials, and the prevention of literates and neo-literates from reverting to illiteracy. In essence, a rich-literate environment provides individuals with every possible means and opportunity to become and remain literate. The provision of a rich literate environment will require multiple sources of funding. It must not be left for the state or government alone. The following must serve as partners in the

provision of a rich literate environment: government ministries, parliamentarians, non-governmental organizations, community-based organizations, families, clans and villages, local governments, national and international development agencies, the private sector, foundations, faith-based organizations, unions, schools, universities and colleges, and youth organizations/clubs.

7. **Inclusion of ICT Skills in Literacy Definitions:** In a publication entitled "*Harnessing the Potential of ICTs for Literacy Teaching and Learning*", UNESCO (2014) called for harnessing the potential of ICTs to create a new culture of literacy and learning. This has made a number of UNESCO member states to include ICT skills, together with other essential skills, in their literacy definitions (UIL, 2013:21). Different technologies have been used, and are being used, to support literacy and learning. These include radio, television and audio and video cassettes. More recently, digital ICTs such as computers, tablets, e-books, and mobile technology have spread at great speed and have also found their way into the teaching and learning of literacy and numeracy skills.

Kim, (2012) asserted that "the large spectrum of ICTs, which can be applied to different contexts of literacy, includes satellite systems, network hardware and software as well as video-conferencing and electronic mail". Each of these technologies opens up new possibilities to develop literacy skills from the safety of one's home and offers a virtually unrestricted access to literacy learning materials. Therefore, the inclusion of ICT skills in literacy definition and deployment of ICT to literacy practices in Nigeria will require multiple sources of funding.

Financing Literacy: The Experience of other Lands

The backbone of public literacy programmes in many states in the United States of America (USA) is the Workforce Investment Act (WIA) of 1998. According to Milana and McBain (2014), the WIA legislates a workforce investment system and related activities (Title III), creates links to vocational rehabilitation programmes for people

with mental and physical disabilities (Title IV), and reconfigures existing funding, coordination, and evaluation of 'adult education' programmes, i.e., basic literacy and education up to secondary school levels, under the Adult Education and Family Literacy Act (hereafter WIA-Title II).

In WIA-Title II, literacy in particular and adult education in general, is envisioned as a public responsibility based on a "partnership between governmental levels" (PL. 105-220). By 2007, this concept had been converted into "federal support to states and local communities" (HR 3747 of 2007) and has remained unchanged, while the adult population has changed from adults aged 16-61 (PL. 105-220, sec. 211) to 16 or over. The amendments to Title II of WIA (2013) put emphasis on literacy and adult education as a means to economic self-sufficiency, career path advancement, and skills training (S 1468 of 2009, S 2117 of 2012, HR 4227 of 2012, and HR 798 of 2013).

Literacy in particular and adult learning in general is high on the policy agenda of many governments of the European Union (EU). The European benchmark of literacy and adult learning is that in the year 2020, 15% of adults aged 25-64 should participate in adult learning (Oosterbeek, 2013). However, literacy and adult learning opportunities are largely restricted to trainings. Therefore, the main approaches of public literacy policy strategy are tax instruments, sectoral training funds, and various forms of subsidies, including vouchers and learning accounts.

Tax Instruments: Various countries such as Bulgaria, Czech Republic, Germany, Estonia, Spain, France, Hungary, the Netherlands, Austria, Finland and the United Kingdom subsidize literacy and training participation through tax instruments (Cedefop, 2008; 2009). This is done either by allowing firms to deduct training expenditures from the tax bill or by allowing individuals (workers) to deduct their training expenditures from their income taxes. As firms' training expenditures are part of their normal operation costs, firms will normally be allowed to deduct such costs from their tax bills.

Sectoral training funds (STFs) are a common phenomenon in several European Union (EU) countries. STFs typically work through levying a payroll tax from the companies in the sector. Companies that provide literacy training, and other forms of training to their workers can then claim expenses related to this training from the fund. Details of the payroll tax, the type of training and the type of costs that qualifies for reimbursement vary across STFs and across countries.

Subsidies: Participation in adult literacy training can be stimulated through direct subsidies which reduce the private costs of such training. By restricting eligibility, the subsidies can be targeted to certain groups, such as low skilled workers. This is exactly what has been done in England when Employer Training Pilots (ETP's) were established.

In 2006, the German state of North Rhine-Westphalia (NRW) implemented a subsidy of voucher scheme that reduced training costs for establishments with up to 250 employees by 50% per course up to a maximum of 750 Euro. The programme was co-financed by the European Social Fund. Both employees and firms could receive the voucher. Only individuals who did not participate in training in the year of application and in the previous year were eligible. This restriction did not apply to training courses subsidized by the programme. The programme only subsidized work-related training courses that were offered by accredited training institutions.

Individual Learning Accounts: Individual Learning Accounts (ILAs) encourage savings for education while providing vouchers to people interested in pursuing training. An ILA is a base amount of resources set aside for an individual to use for his or her learning. ILAs can be used to develop knowledge, skills and abilities that increase their human capital. An ILA initiative ran in the Netherlands since 2001. It involves eight pilot projects, each serving up to 150 people. The project includes contributions from learners, employers, and the state. State contributions are budgeted at about \$400 per learner; employers contribute about \$130-\$400 per learner. The pilots have been confined to particular training fields.

Voss (2007) reported that the Danish government, in an effort to boost the financing of literacy and adult education, enacted an Act of Parliament in 2006 and set aside, between 2007 and 2012, more than 125 million Euros for literacy and adult education, especially job related aspects, in order to make Denmark more competitive and able to cope with the conditions of a globalized world. In other words, there was political will on the part of government to fund literacy, adult and non-formal education.

Mapping the Multiple Framework for Financing Literacy in Nigeria: Some Recommendations

Based on the justification for multiple funding of literacy in Nigeria, earlier stated in this paper, it is imperative to map and recommend the appropriate multiple mechanisms for literacy financing in Nigeria. These include

1. Enactment of Act of Parliament for Investment in Literacy

In order to boost the financing of literacy, there is the urgent need for the country to create a comprehensive legal foundation for literacy as a basis for appropriate financial support. This can be done through the enactment of an Act of Parliament to be tagged "*Literacy Investment and Opportunity Act*" (similar to the "*Workforce Investment Act*" (WIA) of the United States of America), as the backbone for public literacy financing in Nigeria. The act should specify or define clearly the financial roles of the federal, state, and local governments based on the Federalism approach to public policy on literacy financing. The legislation of the Act must clearly specify the "authorized definite appropriations (the expenditure of a designated amount of public funds), or indefinite appropriations" ("a sum as necessary") in support of literacy. The Act must equally specify the federal aid and block grants that should be given to states and local governments to enhance greater flexibility in the implementation of national policies on literacy.

2. **Strict Implementation of Bonn's Declaration on Financing Literacy**

The International Conference on Financing Adult Education for Development which held in Bonn, Germany, 23-24 June 2009 called on national governments to allocate a "minimum of 6% of a country's GNP to adult education" "**reserving half of this for adult literacy programmes** where required". This implies that 3% of the 6% allocation should go to adult literacy. The conference also called on national governments to build lifelong learning, including provision for adult learning, into all strategic planning, resource allocation and implementation. There is urgent need for the country to begin the implementation of this declaration.

Moreover, the declaration called on donors to allocate at least 6% of total aid to education to youth and adult literacy in order to fill the financing gap in this area of at least two billion dollars a year. It is believed that when donors appropriately respond to this call, it will help to improve the financing status of literacy and adult education.

- ## 3. **Special Percentage for Literacy Promotion in Nigeria's Budgetary Allocation:**
- To promote literacy activities in Nigeria, government should set aside 2% of the total budgetary allocation to literacy aside from the budgetary allocation to education. This should be clearly stated in the budget breakdown. For example, the percentage of education budget against the total budget size of 2018 in Nigeria was 7.14%. If 2% is set aside for literacy promotion from the total budget, it connotes that the total education budget will be 9.14%. This is even far short of the recommendation of Education 2030 Framework for Action which endorses two key benchmarks for public financing of education: the allocation of at least 4% to 6% of GDP to education, and/or the allocation of at least 15% to 20% of public expenditure to education (UNESCO, 2015).

4. **Literacy Promotion Tax from Federal Ministries:** Federal ministries should be mandated by law to include 2% of each ministry's budget for literacy promotion before such budget is presented to the national assembly.
5. **Literacy Promotion Tax from State Ministries:** State ministries should be mandated by law to include 2% of each ministry's budget for literacy promotion before such budget is presented to the State Assembly.
6. **Literacy Promotion Tax from GSM Service Providers:** GSM service providers should be mandated by law to set aside 5% of their deductible profits-before-tax for the promotion of technology and digital literacy. Two approaches can be adopted to achieve this: One, the 5% literacy promotion tax can be deducted at the end of every fiscal year or two, a calculated percentage can be deducted from each call made or each SMS sent as literacy promotion deductions.
7. **Literacy Promotion Tax from Offline Media Organisations:** Offline media organisations (newspapers, radio stations, and television stations) should be mandated to set aside 2% of their profits before tax for the promotion of various dimensions of media literacy. This may be difficult to achieve with online media organisations.
8. **Literacy Promotion Tax from Companies' Income Tax:** Company income tax can be another veritable source for financing literacy in Nigeria. According to Oluba, (2008), governments of Canada, the United States, Netherland, the United Kingdom, among others derive substantial revenue from Company Income Tax (CIT). Since Nigeria also derives substantial revenue from Company Income Tax, *Literacy Promotion Tax (LPT)* should be included in the *deemed tax* which is primarily payable on profits at the companies' income tax rate of 30%. 3% LPT should be included in the deemed tax paid by companies for literacy promotion in Nigeria.

9. Literacy Promotion Tax from VAT: Similarly, Nigeria also derives substantial revenue from Value-Added-Tax (VAT). Under the Value Added Tax Act 1993 as amended; VAT is a consumption tax levied at each stage of the consumption chain and borne by the final consumer of the product or service. Each person is required to charge and collect VAT at a flat rate of 5% on all invoiced amounts, on all goods and services not exempted from paying VAT.

Oraka, Okegbe, & Ezejiofor, (2017) stated that the main reason for the popularity of VAT is that it provides a buoyant revenue base that usually yields significantly more revenue than other tax on consumption. It is relatively easy to administer and difficult to avoid. The yield from VAT is a fairly accurate measurement of the growth of an economy since purchasing power increases with economic growth. Therefore, *Literacy Promotion Tax (LPT)* should be included in VAT. 1% of every VAT collected should be set aside for literacy promotion in Nigeria.

10. Literacy Promotion Tax from Import and Excise Duties: Customs/import duties are imposed on some goods that are imported into Nigeria. Import duties are imposed to protect local producers. In addition, excise duties are also imposed on selected imported goods. Excise duties are also imposed on similar goods that are produced in Nigeria. It is recommended that a special *Literacy Promotion Tax* of 2% should be incorporated into import and excise duties collected in Nigeria.

11. Literacy Promotion Donation from Religious Organisations: Even though churches and other religious organisations are tax-exempt in line with the enforcement of the separation of religious organisations from the state, with the government not interfering in religious affairs, religious organisations can be persuaded to make tax-deductible donations to certain public benefits. One of the certain public benefits is literacy. Therefore, a persuasion of tax-deductible

donation of 3% for literacy promotion in Nigeria can be made to religious organizations to comply with. This will tremendously boost the amount of funds available for the promotion of various dimensions of literacy, especially religious and peace literacy in Nigeria.

To ensure that these tax proposals receive the backing of law, they should be properly packaged by designated government agencies and presented to the National Assembly for Act of Parliament enactment. Besides, the tax administration system in Nigeria should be strengthened to ensure strict compliance to these tax proposals because of the various loopholes in the tax laws. For example, companies are known to be evading and avoiding tax due to the improper administration of the Nigerian tax system in the collection and assessment of companies in any fiscal year. The recommended tax proposals in this paper are not sacrosanct. They are mere recommendations. The argument of the paper is that tax regime, solely dedicated to the promotion of literacy activities, needs to be introduced on individuals and corporate organisations as specified above. There will be enormous amount of funds available for the promotion of various dimensions of literacy in Nigeria if the specified deductible taxes are faithfully adhered to.

12. Adoption of Impact Bonds as Innovative Financing Mechanism for Literacy:

Impact bonds are universally being considered as innovative financing for development. Impact bonds blend impact investing, results-based financing, and public-private partnerships. In an impact bond, private investors provide up-front capital for social services and are repaid by an outcome funder contingent on the achievement of agreed-upon results. In the case of a social impact bond (SIB), also called pay-for-success (PFS) in the United States and social benefit bonds (SBB) in Australia, the outcome funder is a government entity. In the case of a development impact bond (DIB), in low- or middle-income countries, the outcome funder is usually a third party such as a donor or foundation

(Center for Global Development and Social Finance, 2013). Impact bonds can also be adopted as an innovative financing mechanism for literacy activities in Nigeria.

A model of the various actors in impact bond literacy financing is shown below:

Role	Types of Organizations
Outcome funder	Foundations or philanthropists; multilaterals, bilaterals; inter-governmental financial institutions (IFI); governments, non-profits; corporate giving; investment funds.
Investors	Foundations or philanthropists; multilaterals, bilaterals; inter-governmental financial institutions (IFI); impact investing firms; banks; investment funds; institutional investors;
Service Providers	Non-profits, international organizations, non-governmental organizations, development organizations, charities, impact investors, community organizations
Intermediaries	Advisory organizations
Technical assistance providers	Social consultancy organizations, Universities
Evaluators	Research institutes, academics, professional services firms

Impact bonds can be developed on their own, as individual transaction outcome bonds/ contracts, or as part of an impact bond fund, in which multiple impact bonds are contracted for the same issue. Outcome funds can be launched for several literacy programmes in Nigeria. These may include: sustainable agricultural production fund/bond for farmers, youth engagement fund/bond aimed at disadvantaged young people, workforce development fund/bond, and literacy skills acquisition fund/bond for those who lack basic literacy skills, among others.

The target population for many of the impact bonds contracted or in design in developing countries are marginalized or vulnerable

groups that meet specific sets of criteria. Many of the impact bonds target low-income individuals, or those living in disadvantaged areas, while women and young people are also frequently targeted. Some of the impact bonds have specific criteria to target a number of these groups. Foundations are the most prominent type of investor organization within impact bonds in developing countries while the most common type of outcome funder across the impact bonds in developing countries is the government. Examples of impact bonds in low and middle-income countries include Cameroon Cataract Blindness, Colombia Workforce Development, India Maternal and New Born Health, Mozambique Malaria Bond, South Africa ECD Innovation Fund (Health), among others.

13. Financing Lifelong Literacy of the Labour Force through Innovating Mechanisms:

Nigeria can also adopt tax instruments, sectoral training funds (STFs), subsidies, and individual learning accounts, similar to the mechanisms adopted by many European countries, to build and support lifelong literacy learning among the workforce. For example, tax instruments can be used to subsidize workforce training participation. This can be done either by allowing firms to deduct training expenditures from the tax bill or by allowing individuals (workers) to deduct their training expenditures from their income tax. As firms' training expenditures are part of their normal operation costs, firms will normally be allowed to deduct such costs from their tax bill.

Similarly, the country can adopt the Sectoral Training Funds (STFs) approach. This can be done by levying a payroll tax from the companies in the sector. Companies that provide training to their workers can then claim expenses related to this training from the fund. Direct subsidies which reduce the private costs of such training can be adopted to stimulate participation in literacy and other forms of training. The subsidies can be targeted to certain groups, such as low skilled workers.

Furthermore, the Individual Learning Account (where a base amount of resources is set aside for an individual to use for his

or her learning in the development of knowledge, skills and abilities) can also be adopted. States, employers, and individuals are clearly informed of the exact percentage of the financial contributions from each into the account which the individual now uses for his or her learning.

This recommendation is in line with Carroll's (1999) submission that "social responsibility, in the final analysis, implies a public posture toward society's economic and human resources and a willingness to see that those resources are used for broad social ends and not simply for the narrowly circumscribed interests of private persons and firms". Literacy, adult and non-formal education should be considered as one of the broad social ends.

14. Donate in Support of Literacy Initiative: The National Commission for Mass Literacy, Adult and Non-Formal Education (NMEC), in collaboration with the Nigerian National Council of Adult Education (NNCAE) can equally develop a financing initiative for literacy. A good approach to achieving this is to have a campaign slogan "**Donate in support of Literacy Initiative**" to raise awareness of all to donate in support of literacy in Nigeria. A website can be developed for the campaign and social media platforms like Facebook and Twitter can be actively used to raise such awareness. Through these campaigns and platforms, corporate citizens can be mobilized to contribute resources (financial and materials) towards the promotion of literacy in Nigeria.

15. Establishment of Community Literacy Development Fund (CLDF) in Local Government Areas: Community Literacy Development Fund can be established in each local government area in Nigeria to provide financial assistance to community organizations for such organizations to develop and deliver local programmes that will increase literacy skills and raise awareness of the importance of literacy. The purpose and goals of the Community Literacy Development Fund will be:

- To improve the literacy skills of youth and adults in the local government area.
- To provide programme participants with job continuation skills
- To provide programme participants with workforce and workplace literacy and essential skills training
- To increase the quality of life, facilitate the independence and well-being of literacy programme participants
- To promote healthy families, positive parenting and inter-generational reading in the home and the community
- To enhance literacy activities in the local government area
- To encourage active involvement of community organisations in literacy education
- To develop relevant learning materials
- To promote information sharing and coordination, and
- To increase public awareness and develop innovative approaches to literacy services at the community level.

Conclusion

It is pertinent to state and stress that financing of literacy in Nigeria should be the **business of all**. It is, therefore, imperative for all, especially the government and the corporate organisations, to massively invest in multiliteracies in line with the 21st century conception of literacy. It is believed that the recommendations specified in this paper will tremendously help in improving the financing status of literacy in Nigeria if faithfully implemented.

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