A Study of the Relationship between Family Income and Literacy Level

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Abstract

Many socioeconomic factors influence the literacy rate in Pakistan. Poverty is known to be the main factor considered to have coexisted with low literacy skills and under achievements. There is an established link between poverty and illiteracy in developing countries. Poverty forces people into child labor, which produces illiteracy and these illiterates are forced to take low-income jobs that produce poverty. Thus, poverty and illiteracy have a cyclical relationship. The study was launched to further probe the link between family income and the acquisition of literacy skills. The main aim of the study was to: examine the co-occurrence of family income and participants’ learning achievement level; and to explore the role of income on participants’ literacy skills and to recommend certain measures to improve literacy. The study was descriptive, and the survey method was adopted to gather data from the people of the District of Bahawalpur. Two types of research tools were employed in the current study. The first tool was adapted by the Lao National Literacy Survey 2001, which was based on household information. The second tool was a test, adapted by the Lao National Literacy Survey 2001, which measures the basic literacy skills (reading, writing, numeracy, and visual skills) and background information of respondents. The researcher used two separate sheets for each respondent. One sheet was used for households' basic information and the other for the compilation of test results of the literacy skills of the respondents. After gathering the complete information from respondents, the data was organized and analyzed statistically. The main finding of the study reflective that high family income correlates with a higher level of literacy skills, and lower-income with a lower level of literacy skills. Based on the findings of the study, it was recommended that the government launch facilitating programs for the needy and vulnerable wards of society.

Keywords: Literacy, Poverty, Income, Education, Impact.
Introduction
Pakistan has shown a commitment to the promotion and proliferation of literacy rates in all the policy documents. Unluckily, the country still not able to implement effectively the committed plans for education and literacy for all. The major reasons for the underachievement are, unavailability of resources, lack of political commitment, and the overall poverty in the remote regions of the country. The school system in Pakistan is critically affected by inadequate facilities and infrastructure. The same problems triumphs in the provision of facilities for adult literacy.

The main area of concern in the world nowadays is education. The socio-financial progress of any of the nation relies upon education and literacy. A nation with a high human resources development is considered of high proficiency rate, which in return helps to promote high production and productivity. It additionally prompts the socio-financial aspects thriving all through the nation. Without proficiency, progress a nation can't improve information and abilities in individuals and stay in reverse and lacking (Rashid, 2006). Mohanty, (2007) says that being a proficient individual is a significant factor. It is a significant marker for the human turn of events. It is additionally a pivotal perspective for the social and monetary turn of events. There are various advantages of education. It can change the social conduct of the general public. It prompts a superior norm of life. The combined Country and other worldwide and public offices are finding a way to improve the norm of individuals. The fundamental objective of education is to increase the living expectation of individuals through the arrangement of essential human requirements. These associations and organizations gave more significance to instruction and education. A total rule for a few activities of grown-ups' proficiency in the nation is given in (Service of Schooling, Pakistan, 2007). The government of Pakistan is making a struggle for expanding proficiency. Presently days, Public Commission for Human Improvement has begun its work on grown-up proficiency and universalization of essential training. Different schools have been set up whose object is to give nonformal fundamental instruction. This sort of instruction will be free and mandatory for all kids. PACADE (Pakistan Partner for Proceeding and Grown-up Training) is additionally attempting to change the conduct of the country and the demeanor of ignorant individuals all through the nation (Kayani, 2017).

During the population statistics in Pakistan, the proficiency is checked. In populace enumeration, the information is taken along these lines. They simply asked either the individual is educated or unskilled or there is anything but an appropriate instrument to test the announced proficiency which is considered significant (Huettig&Mishra, 2014). An individual can't accomplish proficiency abilities as long as he can't peruse, compose, and compute. Fundamentally, the grown-ups must have the above notice capacities so he accomplishes the education aptitudes (Mohanty, 2007; Roskos, Rosemary, & Varner, 2006; Brandt, 2007).

There can be seen an incredible effect of destitution on education. According to Aurengzeb (2020), 38% of the population in Pakistan lives below the poverty line. Numerous students can't manage the costs of training, and it makes obstacles in the progression of their examinations. Students can't get legal direction for schooling at home. Besides, helpless guardians can't give the appropriate opportunity to their youngsters for their educational progression. This thing causes the most reduced education rate. Destitution unquestionably makes a distinction to schooling (Clark, 2015). Students ought to have all the fundamental requirements before they can learn. If an understudy isn't sure where the following supper is originating from or where he is staying today, learning isn't essential to them. It is past the extent of nations to survey the number
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of individuals of the nations that can peruse and compose. A lot of issues emerge because of a low degree of education. The financial improvement of the nation is troublesome as a result of a low degree of education (Grohmann, 2018). In a society like Pakistan where the literacy ratio is exceptionally poor than the remainder of the nations, there is an incredible need to center our endeavors to expand the education ratio (Edwards et al., 2018). Gender inequality is another cause of low literacy in Pakistan. There are social norms as well as religious misunderstandings which became the stumbling blocks on the way of women's education. There is a total of 17% literacy gap between males and females. The situation is even worst in rural settings, where social norms are more rigid regarding female education.

Literature Review

The idea of destitution isn't so hard to portray however it is likewise a reality that nobody can outline acceptably and operationally. Accordingly, different people got a handle on their definition in their investigations in an alternate style. It's anything but an astounding thing to notice vagueness in those definitions which are given by social researchers and by financial analysts (Malik, 2005). The administration is spending a ton of assets to improve the literacy proficiency rate. Public Commission for Human Improvement is adding to expand literacy proficiency rate in the nation through feeder schools and grown-up education focuses. Non-formal Fundamental instruction schools have been set up to give free training to youngsters at their entryway step. Pakistan's Relationship for Proceeding and Grown-up Instruction (PACADE) is likewise achieving an improvement in thinking and execution of youth and grown-up unskilled people in Pakistan through literacy and proficiency. There are valid justifications of why proficiency is at the center of Education for All. EFA (2006) decent quality essential instruction furnishes students with literacy abilities forever and further learning; proficient guardians are bound to send their youngsters to classes; proficient individuals are better ready to get to proceeding with instructive chances; educated individuals live more and less chance to smoke. This thing additionally diminishes the youngster's death rate and fruitfulness rate (Denboba, Sayre, Wodon, Senior, Rawlings, & Lombardi, 2014). The investigates demonstrate that unskilled ladies in Pakistan have 4.71 kids by and large, while proficient and auxiliary school declaration holder ladies have 3.6 youngsters discovered an amazing relationship between ladies education and affirmation in the immunization of their infant (Ishfaq, 2015).

Burchi (2006) portrayed that educated ladies were a greater chance to utilized oral parchedness. Best (2005) portrayed in his exploration study that educated guardians were bound to help their youngsters in their schoolwork and rather than those uneducated mothers. Proficient moms additionally strengthen their little girls to send schools and gave them appropriate status in the general public than uninformed moms. Education additionally improves the creation and procuring limit of individuals driving towards the public turn of events and flourishing. An informed or learned individual acquires more and has higher work versatility. So, literacy and proficiency have high monetary returns as well as produces non-market benefits for age. The spread of schooling is the second need of each country after protection creation. This is because schooling acculturates individuals giving them a smooth path for the advancement of the economy (Azam, Fauzee, & Daud, 2014).

Poverty is a multidimensional idea and can't be convincingly characterized. The World Improvement Report (2005) characterizes deprivation as a “State of life so described by lack of healthy sustenance, ignorance to sickness as to underneath any sensible meaning of human
respectability. However inside a specific culture at a specific time, destitution is regularly characterized comparative with normal expectation for everyday comforts". Altimir (2005) composes that poverty is a circumstance which incorporates "underutilization, lack of healthy sustenance, dubious lodging conditions, low instructive levels, terrible clean conditions, either insecure interest in the creation framework or limitation to its more crude layers, perspectives of debilitation and anomie, little cooperation in the systems of social joining and conceivable adherence to a specific size of qualities diverge somewhat from that held by the remainder of the general public". Miller and Roby, (2008) called attention to that destitution is an uncertain term. It is regularly used to allude to a circumstance where people don't have adequate assets to cover their necessities. He clarifies that these "needs" might be of an assortment of types, monetary as well as social and mental even profound. In this way, viewpoints, for example, social disconnection, hardship, and powerlessness to adapt are included. Assurance of the general degree of destitution in a general public requires data on mortality and dismalness, hunger, proficiency and instructive levels, lodging, and neighborhood conditions. Unquestionably it is difficult to catch the abundance of importance inalienable in the term 'neediness' by utilizing solitary or even numerous factual arrangements.

Then again Jazairy (2009) characterized poverty as far as the idea of different hardships. As per him,

"individuals can be supposed to be denied if they come up short on the material guidelines of the diet, apparel, lodging, family unit offices, working, ecological and locational conditions and offices which are customarily accessible in their general public and don't take an interest in or approach the types of business, occupation, training, entertainment, and family and social exercises and connections which are ordinarily experienced or accepted".

The impression of and its conceptualization are, all things considered, extraordinarily impacted by the social and financial climate and the overall objectives of the social undertakings of which the predominant enemy of destitution strategies structure part.

Hagenaars (2006) saw deprivation when all is said in done "as a circumstance wherein needs are not adequately fulfilled". What requirements are to be thought of? Are material requirements more deserving of consideration by financial analysts than insignificant ones? Lesley and Matthews (2009) see is that "the market analyst isn't worried about closures thusly. He is worried about how the fulfillment of finishes is restricted. The closures might be respectable or they might be base. They might be "material" or "insignificant" if closures can be so portrayed. However, if the fulfillment of one bunch of finishes includes the penance of others, at that point it has a financial angle". Jazairy (2009) proposed a comparative definition like that of the European People Group (EC). It follows that neediness is progressive, relative, and multidimensional, and thusly, it is fairly a questionable idea.

Various specialists Rein (2008), Jazairy (2009), Rainwater (2007), Kaspar (2008), Miller and Roby, (2008) view destitution in relative terms. This perspective on relative neediness has the benefit of making an indisputable reference to the predominant social disparities. Also, it permits likeness and the information necessity for making its evaluations is substantially less than for different definitions. The meanings of outright neediness can make it simpler to disconnect the issue of destitution by redirecting consideration from the more extensive discussion on the most fitting pay appropriation. Be that as it may, there is some avocation for
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taking the relativist to see with regards to created countries, wherewith the expanding material abundance supreme neediness has lost a decent arrangement of its criticalness. The phantom of appetite and neediness has been, pretty much, ousted from the majority of these economies. Neediness, in most exceptional mechanical countries, is, presently a matter of deviation from social and financial standards. All in all, as the danger of starvation, has retreated from the scene, neediness is being deciphered in created nations in relative terms. In the less evolved nations, it is without a doubt the actual sign of destitution that shows up as the most anguishing human issue and it is the principal explanation for the current political worry with supreme neediness in underdeveloped nations.

Either a nation is rich or poor, taught individuals to have consistently extraordinary occasions to improve work. Taught individuals are financially gainful just as socially thus they can procure higher pay. So the effect of schooling on acquiring is evident and a verifiable truth all through the world. Even though training can be beneficial in some different everyday issues for instance it helps laborers in cultivating (Atkinson, 2004).

The legislature additionally asserts that it has defeated neediness and improved education rate with the assistance of other contributor offices. Here, the inquiry emerges either the supposed case of the administration about the expanded proficiency rate is right or not because the report given by the NGOs isn't dependable. NGO's reports are profoundly misrepresented. Pakistan being a non-industrial nation, our anxiety will subsequently be with the supreme idea of neediness, and along these lines, our destitution line will be founded on outright thought of neediness. According to the UNESCO Pakistan (2013), Pakistan is standing at 157th position in the world with literacy rate, out of 178 countries. The data given below is depicting the picture of the country and the region of the current study.

Table 1: Literacy Rate (10 Years and above) Pakistan, Punjab and Bahawalpur Year 2013-14

| Area         | Male | Female | Total |
|--------------|------|--------|-------|
| Pakistan     | 70   | 47     | 58    |
| Rural        | 63   | 36     | 49    |
| Urban        | 81   | 66     | 74    |
| Punjab       | 71   | 52     | 61    |
| Rural        | 65   | 43     | 53    |
| Urban        | 82   | 71     | 76    |
| Bahawalpur   | 56   | 34     | 42    |
| Rural        | 42   | 26     | 34    |
| Urban        | 67   | 48     | 56    |

According to the Table 1, which is extracted from the official statistics of the Government of Pakistan (2015), the literacy level of district Bahawalpur, is comparatively low in the province as well as in the country. There are reasons and causes behind the low and slow pace of literacy in Bahawalpur. Between them, the poor socio-economic development is the major reason. The UNDP introduced Human Development Index (HDI) as a tool to measure the overall progress of a region. The HDI index comprises three determinants; health, education, and income. All three dimensions have the same weightage in the calculation of HDI. The HDI index provides a comprehensive and concise picture of the socio-economic development of any of the areas. According to the official data of the Government of Pakistan, The Bahawalpur District falls in almost the lowest rank in the HDI index in Punjab. According to Qasim, Parvez, and Chaudhary
Accordingly, it is imperative to see either neediness has evaporated from Pakistan or the literacy rate has expanded all through the nation. Thus, the current examination was contemplated at the local level. The primary motivation behind this examination was to assemble the information identified with the effect of hardship on education while, doing this investigation a specific rule was followed given by UNESCO. The reason for this examination was to look at the effect of neediness on proficiency in chose metropolitan territories of locale Bahawalpur. Besides, the motivation behind the review was to gather information about the family heads and check perusing, composing, numeracy, and visual abilities of respondents in the test.

Statement of the Problems

Literacy skills are always influenced by poverty and other socio-economic factors largely. Especially in developing countries, this area of study needs to be focused on. The present study was also aimed to examine the influence of income on respondents’ literacy skills.

Objectives of the Study

Following were the objectives of the Study:

1. To patterned the coexistence of family income and participants’ learning achievement
2. To explore the relationship between household income and participants’ literacy skills.
3. To recommend certain measures to improve the literacy

Research Design

The entitled study was conducted to know the impact of poverty on the literacy level of adults. The current study was descriptive. A survey method was adopted to gather data from respondents of the District Bahawalpur. The two types of research tools were adopted from the Lao National literacy Survey 2001. The first tool was a household survey questionnaire, which includes various types of background and demographic details of the respondents including the socio-economic level. Through this household survey background and conditions of households were explored. The second tool was a test, which was employed on the respondents who were willing to appear before the test and they were between the ages of 10-59 years. The test was employed to recognize the various literacy levels (Basic Level, Middle Level, and Self-Learning Level) of the respondents. At the later stage of the study, both data sets, family income, and the tested literacy level were presented and the relationship between the two was drawn. The current research did not employ or manipulated any variable, hence the researcher does not claim any cause-and-effect claim.

Population and the Sample

All the residents of rural and urban areas of District Bahawalpur were the population of the study. Individuals who had completed their primary level education and were under the elementary school level education, and between the age group ten to fifty-nine, considered the population of the study. By using a random sampling technique eight villages and towns from each tehsil of Bahawalpur were selected. Further twelve houses were selected from town and villages. Total selected houses were twenty from towns and twenty from villages as shown in Table 2 below.
Table 2: Sampled Population

| S. No | Tehsils                | No of Towns | No of Villages | No of Houses | No of reported Literate Persons | No of Tested Persons |
|-------|------------------------|-------------|----------------|--------------|--------------------------------|----------------------|
| 1     | Bahawalpur City        | 4           | 4              | 24           | 76                             | 26                   |
| 2     | Hasilpur               | 4           | 4              | 24           | 52                             | 22                   |
| 3     | Kherpur Tamewali       | 4           | 4              | 24           | 41                             | 21                   |
| 4     | Ahmedpur               | 4           | 4              | 24           | 68                             | 18                   |
| 5     | Yazman                 | 4           | 4              | 24           | 67                             | 17                   |
| Total |                        | 20          | 20             | 120          | 304                            | 104                  |

Tool Development

Two types of research tools were employed in the current study. The first tool was adapted from the Lao National Literacy Survey 2001. This instrument was based on three types of socio-economic and background information of respondents. These were included, the family income and sources of income, use of household amenities, and educational background. The second Research tool was a test, adapted from the Lao National Literacy Survey 2001, which measures basic literacy skills (reading, writing, numeracy, and visual skills). Equal weightage was given to all four literacy skills in the test.

Data Collection

The survey method was utilized to gather the desired information. Before going for data collection researcher maintain contacts and identify the respondents through local readers and social workers. Through the contact and coordination of leaders, the time of meeting and test with respondents was fixed. The researcher conducted the tests personally.

Data Analysis

The researcher uses two separate sheets for each respondent. One sheet was used for households’ basic information and the other for the preparation of results of the literacy skills of respondents. After gathering the complete information from respondents, data were organized and analyzed statistically.

Results

Table 3: Impact of Income on Learning Achievement

| Income Range   | Numbers | Households | Learning level of participants |
|----------------|---------|------------|--------------------------------|
| 2000-4000      | 13      | 12.5%      | 09.8%                          |
| 5000-7000      | 28      | 26.9%      | 43.1%                          |
| 8000-10000     | 26      | 25.1%      | 64.5%                          |
| 10000-15000    | 22      | 21.1%      | 81.7%                          |
| 15000-Above    | 15      | 14.4%      | 89.2%                          |
| Average Household Income= PRs. 8176.00 | 104 | 100% | |
Table 3 reveals the effect of the monthly income of participants on their level of literacy which is highly correlated with their income. The above table shows the data of 104 participants whose monthly income starts in 2000 and was above 15000. It was identified from the gathered data that Respondents whose monthly income was 2000-4000 were not more literate. Their literacy level as per the measuring scale was 9.8 percent. It was identified from the gathered data that Respondents whose monthly income was 5000-7000 were not more literate. Their literacy level as per the measuring scale was 43.1 percent. It was explored from the gathered data that Respondents whose monthly income was 8000-10,000 were found more literate. Their literacy level as per the measuring scale was 64.5 percent. It was also explored from the gathered data that Respondents whose monthly income was above 15,000 their literacy level was highest of the other respondents. As per the measuring scale was 89.2 percent.

Table 4: Impact of Income on Respondents’ Level of Learning

| Income Range   | Basic Level | Middle level | Self–learning Level |
|---------------|-------------|--------------|---------------------|
| 2000-4000     | 30.2%       | 4.5%         | 1.3%                |
| 5000-7000     | 23.4%       | 9.5%         | 19.8%               |
| 8000-10000    | 18.8%       | 7.5%         | 35.5%               |
| 10000-15000   | 20.3%       | 3.3%         | 43.1%               |
| 15000-Above   | 2.2%        | 2.4%         | 67.5%               |

Table 4 displays the monthly income of respondents and its impact on their level of literacy. Table above reveals that respondent whose monthly income was 2000-4000 have 30.2 percent basic level of skills, 4.5 percent middle level of skills, and only 1.3 percent self-learning level skills. The table above reveals those respondents whose monthly income was 5000-7000 have 23.4 percent basic level of skills, 9.5 percent middle level of skills, and only 19.8 percent self-learning level skills. The table above explores those respondents whose monthly income was 8000-10000 have 35.5 percent self-learning level of skills, 7.5 percent middle level of skills, and only 18.8 percent basic level skills. The table above reveals those respondents whose monthly income was 10000-15000 have 43.1 percent self-learning level of skills, 3.3 percent middle level of skills, and only 20.3 percent basic level skills. The table above reveals those respondents whose monthly income was above 150000 have 67.5 percent self-learning level of skills, only 2.4 percent middle level of skills, and 2.2 percent basic level skills.

**Discussion and Conclusion**

Based on analyzed data it was clear that respondents whose monthly income was low their learning achievements were also a low level. As the monthly income increased their level of achievement was increased as well. Respondents having higher incomes had a high level of literacy achievement. Ghaus, Pasha, and Ghaus, (1996), Clark, (2015) presented the same results in their studies. The same was the matter with the literacy skills of the respondents. Respondents whose income was lowest have a lower level of self-level learning and highest on high-level learning. Adiseshiah, (1990) shown the same relationship between illiteracy and poverty. Altimir, (2005) explored the link of poverty and low income in the lesser achievement in literacy gains. Further, in the study, it was concluded that as much the monthly income of the family increased, gradually their level of self-learning increased. The respondent whose monthly income was high had a higher level of self-learning level skills.
income was above 15000 their level of self-learning was also increased.

**Recommendations**

Keeping in view the results of the study following were the recommendations.

1. Most of the respondents were having low monthly income and were unable to bear the expenses of their children’s study. To overcome this deficiency Government should launch scholarships and incentives for needy students.
2. Skilled individuals play a vital role in the overall development of the family as well as society. The provision of skill-based and self-sufficient vocational training may be a part of the education at the school level and would help to improve the socio-economic conditions of the poor community.
3. Rural area students face more financial problems as compared to students of urban areas. Therefore extra incentives may also be introduced in the rural and far-flung areas.
4. For adult literacy, the separate teaching campaigns may be useful to enhance their basic skills in reading writing, and numeracy.
5. This study was conducted only in one District of Punjab. The same study can be conducted with a large sample size to get more generalized recommendations for the other areas of the country.

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