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**Author**

Desjardins, Richard

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# **The economics of adult education: A critical assessment of the state of investment in AE**

*Richard Desjardins*

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## **Introduction**

Adult education (AE) is a key component of any development strategies that seek to ensure the long term well being of nations. Yet, with few exceptions most countries are characterized by systemic underinvestment in AE. It is no easy task to achieve adequate levels of investment in AE, which reflect an appropriate balance of costs and benefits, take account of market failures and distribute access in ways consistent with concerns for human welfare. A major obstacle is the lack of data to convincingly communicate the benefits of AE. OECD (2007) noted the difficulties of measuring the benefits to AE within a coherent framework.

This chapter assesses critically the state of investment in AE by summarizing the state of financing in AE worldwide, reviewing achievements since the 1997 Hamburg Declaration on Adult Education, and considering results of the 2009 CONFINTEA VI conference in Belem. It outlines key problems and constraints as well as ways forward.

## **Investment in AE**

Availability of consistent, comparable and reliable data on investment in AE is rare. The following attempts to assess variations between countries and progress over time since the 1997 Hamburg Declaration. Examples of available data are used to illustrate the nuances and difficulties of obtaining an accurate snapshot of the state of investment in AE.

### **Total investment.**

Available data reveals that total investment in AE varies substantially across countries and the worlds regions. One major source of difference is the higher level of investment by non-government sources in high income countries. Table 1 helps to put this into perspective using Germany as an example.

Data from Denmark and Sweden show that total spending on AE was about 1% and 4.9% of GDP in 1998, respectively, while in Spain it was about 0.4% in 2001 (OECD, 2003a). These figures include public and private spending but are not comparable because each country has a different concept of what to include. For example, Sweden included in-service training in their estimate which explains why it dwarfs the others. Other estimates can include indirect spending including foregone taxes, wage costs during training periods, and individual opportunity costs, which can be substantial. Austria estimated indirect spending on AE was about 1.2% of GDP in 2004 (UNESCO, 2008a).

Estimates over time suggest downward pressure on investment in AE in some high income countries since the 1997 Hamburg Declaration. Expenditure on AE is estimated to have fallen in Germany from about 1.5% of GDP in 1996 to about 1% in 2006 (see Table 1). This trend should be interpreted with caution, however, since systematic accounting of AE expenditures does not exist, and there are no standards or common definitions for establishing comparability.

To put the scale of investment in AE into perspective, it is useful to contrast it with public expenditures on education. As a world average, public expenditures on education were about 5% of GDP in 2005, up from the world average of 4% in 1998 (World Bank, 2007). This remains less than the 6% that is recommended, which is achieved by very few countries (Global Campaign for Education, 2005).

## Government.

Governments tend to invest about 1% of public education budgets on AE, but wide variations exist and often it is a small fraction of 1% (Archer, 2007). Despite being too low, there are signs of downward pressure. Table 1 shows that public expenditure in Germany fell from about 1.7% in 1996 to about 1.3% in 2006. The European Commission has expressed concern about the sharp decline of public expenditures on AE among recent accession countries (UNESCO, 2008a).

**Table1. Total and public expenditures on AE, and public expenditures on education, Germany**

	GDP	Public expenditures on education		Total stakeholder expenditures for AE		Public expenditure on AE		
	Euros (000s)	Euros (000s)	% of GDP	Euros (000s)	% of GDP	Euros (000s)	% of GDP	% of public expenditures on education
2006	2,307,200,000	108,438,400	4.70%	24,100,000	1.04%	1,400,000	0.06%	1.29%
1996	1,876,180,000	86,304,280	4.60%	27,800,000	1.48%	1,500,000	0.08%	1.74%

Note: Figures for GDP and total expenditures on AE are from 1996 and 2006, but figures for public expenditures on education are from 1998 and 2003.

Sources: Total and public expenditures on AE (UNESCO, 2008a); public expenditures on education (World Bank, 2007).

In Nordic countries, government spending on AE is higher, which is in line with high participation rates, especially among disadvantaged groups. Finland's government spent close to 0.6% of GDP on AE in 2001, which was about 9.5% of its public expenditures on education (OECD, 2003a). Countries featuring high public spending on AE are characterised as having governments who explicitly recognize the public good aspects of AE as well as the need for public intervention to maintain a high standard of equity.

Despite evidence of public benefits to AE (McMahon, 1999; Schuller et al. 2004; Feinstein and Hammond, 2004), scepticism remains high, nowhere more evident than in countries with governments who view public policy as having little to do with AE (for example, Czech Republic, Kyrgyzstan, Poland). Some governments ignore the public good aspects of AE including the critical role it can play in building consensus, maintaining democratic institutions and fostering social cohesion.

In low and lower middle income countries, the expansion of primary education and the growing demand for secondary education, places enormous pressures on public investment in AE (UNESCO, 2008b). India estimates that it spends a miniscule 0.02% of its education budget on AE, even as it attempts to run the largest literacy campaign in the world (UNESCO, 2008c). Many other developing countries in Asia and the Pacific spend closer to 1% (for example, Philippines) (Soliven and Reyes, 2008). In Africa, Gambia spent about 0.3% of its education budget on AE, Kenya 0.3-0.4%, Malawi 0.5%, Senegal 1% -- though it was envisaged by the Senegalese government that it should be lowered to 0.7% -- South Africa 1%, and Zambia 0.2% (UNESCO, 2008d).

Levels of investment in AE are inadequate for meeting the challenges that low income countries are facing. Estimates indicate that in order to eradicate illiteracy in a sustainable way, at least 3% of education budgets (assuming they are at the recommended 6% of GDP) should be committed to literacy programmes, not including contributions for other AE programmes which should be an additional 3% of education budgets (Global Campaign for Education, 2005). Cape Verde is the only country spending near the recommended amount with estimates of public spending reaching 8.7%. Mozambique and Nigeria also report higher than average spending, with 3.5% and 2.4% of their education budget, respectively, allocated to AE (UNESCO, 2008d).

### **Civil society.**

Very little systematic information is available regarding investment by non government organisations (NGOs). Yet it is well known that NGOs play an important role in the provision of AE. Civil society contributions are particularly widespread in low and middle income countries, but are also present in high income countries. Australia reports over 1200 non-profit community based providers (UNESCO, 2008e). NGOs can be major funders. In Cameroon, NGOs fund 95% of AE, and in Senegal 45% (UNESCO, 2008d). Contributions can range from offering space, volunteers, materials and other in-kind contributions including provision of courses. Faith Based Organisations (FBOs) and other community groups can also play a vital role especially for disadvantaged groups.

Many government funded programmes rely on charity from civil society, particularly in the form of volunteers who act as facilitators and instructors. The impressive success of India's literacy campaign can be attributed to a mobilization of large numbers of volunteers. Similarly, in Bangladesh, Brazil and other countries, instructors in AE are either paid very low salaries or none at all. This reflects the temporary nature of AE programmes in many countries, and lack of appropriate governance and provision structures. While important, an exclusive reliance on volunteers is unsustainable, especially with regard to quality. Paying low salaries, if any, to practitioners keeps AE costs artificially low. So does the use of public facilities. Although the latter is an example of good practice in sharing, coordinating and using available resources, since it does not have serious adverse consequences on quality and sustainability.

### **Employers.**

Employers are a growing force, especially in high income countries, both as providers of AE and as a source of demand for AE. Investments are made to upgrade and re-skill workers so as to remain competitive in globalised product and service markets. The highest training activity seems to be concentrated in firms that are large, competing in global markets and undergoing significant technological and organizational change (OECD, 2003a).

Increases in job-related AE explain much of the rise in AE in high income countries since the early 1980s. Available comparative data (mostly from OECD countries) shows that about two out of every three persons who undertake AE do so with some employer support, implying that employers are the most common source of support for AE (Desjardins et al., 2006). Employer support can include direct expenses such as paid on- or off-the-job the training, tuition, course materials, travel, accommodation and other indirect expenses.

Not all employers invest in the education of their employees, however. Georgia acknowledges that until recently employers and other social partners did not fully comprehend the importance of AE for the improvement of productivity and competitiveness (UNESCO, 2008g). A lack of incentive is a typical feature among smaller and medium sized employers (SMEs) because they can lack the advantages of operating on a larger scale and have poor access to credit and information. Incentives are worsened when SMEs benefit from low levels of competition. One way to deal with this is to impose a training levy on SMEs earmarked for AE (for example, France, Hungary, South Africa).

### **Individuals.**

Self-financing is the second most common source of support and in some countries it is dominant (Desjardins et al., 2006). Most participate in AE for job-related reasons even if they do not receive support from their employer, which reveals the impact that work is having on the growth of AE. Consequently, inequality in access to AE has increased across the work hierarchy because certain jobs require more training than others (Rubenson, 1999).

In Africa and Asia, user fees are common for job-related AE. Urban families in Cameroon spent about 6% of their budget in 2006 on AE, while rural families spent about 3.7%. A comparable estimate for

all families in Senegal is about 5% (UNESCO, 2008d). Tanzania charges fees up to US\$150 for AE that leads to a certificate programme and up to US\$700 for AE that leads to a diploma (UNESCO, 2008h).

### **Foreign aid.**

Low income and post conflict countries depend greatly on external funding and technical support for AE. For example, Afghanistan's literacy programmes are primarily funded by donors. Mongolia has no budget for AE but received about \$US9 million for such activities from donors (UNESCO, 2008e). In Senegal, 93% of the adult literacy budget comes from external sources (UNESCO, 2008f).

Foreign aid is usually temporary which is not good for sustainability. Local governments often terminate programmes when external funding ends because of a lack of commitment to AE. Progress often disintegrates because of competing agendas and a lack of coordination among donors and local authorities. Good governance is crucial. So is commitment by recipient countries to consistently fund AE proportional to GDP along the recommended guidelines. Otherwise, the sustainability of AE structures remains an unreachable goal that is accompanied by political rhetoric but no action.

### **Overview of funding mechanisms.**

Stakeholder involvement in supporting AE varies greatly across countries. Several different arrangements exist, implicit and explicit, of who pays for what and under which conditions.

Incentives to invest depend on whether the value to be gained is personal, social or economic, and who benefits. If employees benefit in the form of higher wages, then (neoclassical) economic principles dictate that employees should pay. If employers gain, perhaps because not all the benefits are passed on to the employee or, because the better trained workers help the employer to gain market advantage, then employers should help to pay too. If society benefits as a whole because industry and commerce become more competitive and better able to attract investment and thus create more and better jobs as a result, then the public should also help to pay. Unfortunately, incentives are not well aligned with those who stand to gain, nor is there adequate information for assessing risks and rewards associated with investing, both of which imply that without careful public intervention, there is a tendency to underinvest in AE.

Many countries recognize these problems and are moving in the direction of implementing advanced policy frameworks that foster co-financing among relevant stakeholders, and take account of market failures. But there is a mixed picture with regard to how this trend and its concomitant tools are being adopted into national contexts. While some governments are increasingly keen to play a role in fostering competitiveness among firms and the employability of adults, others are more obstinate or neutral. In some countries, the continuous upgrading of the workforce is viewed as the responsibility of employers or employee organizations, not government. Accordingly, there is heavier reliance on private sources which are driven by a market mechanism (for example, Japan, USA), even though AE is otherwise known to be susceptible to market failures. In contrast, some countries maintain a strong tradition of direct government involvement which seeks to establish shared responsibilities among the various stakeholders. Social partnership models are common in Northern and Central European countries (for example, Austria, Denmark, the Netherlands, Norway) in which public and private co-financing plays an important role. The market mechanism is avoided in favour of negotiated stakeholder agreements that commonly include strategic AE funds.

While many governments recognize that they have a strong role to play, there is an increasing trend toward seeking broader financial responsibility for AE and to promote cost sharing through co-financing mechanisms involving all stakeholders. An aim is to expand AE but limit the role of government financing because there is a broad based realization that the public purse cannot do it alone. But for some governments, co-financing mechanism can be a convenient way to shift responsibilities from the public domain to the private sector and attempt to compensate for a lack of commitment to its public responsibilities for investing in AE.

The decentralisation of funding from central administration to local bodies is a common trend toward modernising funding mechanisms for education including for AE, but this is not without problems (UNESCO, 2009). Many countries maintain centralized control over public budgets but there is a trend toward devolving discretionary power from central authorities to lower levels of government on how public funds are used including for AE. Greater local autonomy in deciding how to use funds allows can be good for flexibility and responding to local needs and priorities. But funds allocated on the basis of performance or in reaching certain targets can have adverse effects on equity across regions or institutions and providers. Evidence on the effectiveness and unintended effects of such mechanisms remains elusive and mixed.

Another trend is the targeting of subsidies to the demand side rather than the supply side, by giving subsidies directly to individuals rather than providers such as training vouchers (for example, Austria, Germany). This can be effective for incentivising participation and mobilising investment. Efforts range from one-off welfare measures to ones being aimed at constructing quasi-market conditions that replace previous centrally administered systems. The adult learner is viewed as a consumer who has the choice of where to spend funds, thereby creating conditions, at least in theory, that foster competition among providers and a stronger capacity to respond to diverse and local needs. Supply based approaches to AE where public funding is given directly to providers has been effective for developing advanced structures in many countries, especially in coordinated economies (for example, the Nordic countries), but this model may not be suitable for expanding AE further. More coverage implies the need for greater diversity in structures which becomes difficult under centrally controlled conditions. Other incentives used to stimulate demand for AE include tax credits, provisions for income maintenance, unpaid educational leave combined study loans or grants and individual learning accounts. Sweden grants training vouchers to underrepresented groups which allows providers to reduce fees among specific target groups. Efforts to stimulate demand can be aimed directly at employers. Efforts to incentivise employer demand include tax credits, direct subsidies, training loans and compulsory agreements through levy based schemes. OECD (2001; 2003b; 2003c) provides detailed examples of different models of public and private financing of AE.

In many low and middle income countries, the financing of AE remains limited, fragmented and mainly project- or programme-based (for example, South Eastern Europe, Africa, Asia). Similar to co-financing schemes in high income countries, public-private partnerships form an emerging trend in lower income countries. Examples exist (India, Kenya, Seychelles and South Africa) where private companies as part of their corporate responsibility agenda, directly sponsor community AE programmes.

## **Key problems and constraints**

### **Lack of consistent and reliable data for judging trends and conditions.**

Given the many stakeholders involved it is problematic to get an overview of the resources used and required, and how this is changing over time. Few efforts have been made to set up administrative or survey data that permit the measurement of costs or benefits for different types of AE provision. Consequently, communicating the benefits of AE including the monetary and non-monetary dimensions is difficult, even if indications suggest these are significant (Schuller et al., 2002). Policy debates regarding AE are thus poorly informed and decisions to invest in AE are fraught with imperfections. This lack of information means that many governments are unable to establish priorities, budget adequate resources, and justify investments in AE. Likewise, firms and individuals have difficulty assessing the costs and benefits, which can lead to reduced incentives and underinvestment.

### **Constrained resources from all sources.**

All sources of funding face severe constraints, some much more than others. In the face of competing claims to the public purse, governments are constantly under pressure to limit spending. This highlights the

importance of, and need for, good data on AE. While employers have an incentive to invest in AE, they are also under pressure to control costs, especially in competitive environments. In the absence of appropriate incentives, some firms as a consequence choose low skills strategies to compete in product and service markets (Brown et al., 2001). Individuals are equally constrained, foremost by their own income but also the risk of losing their jobs. This is especially acute among the most vulnerable. Investment is thus highly dependent on the perception of the benefits to be gained, and by whom. Combined with poor information, these conditions often mean that priority is given to other activities. Indeed, AE remains marginal and under-funded in low and middle countries.

### **Low commitment and low priority for AE.**

Countries around the globe differ markedly in whether they have a strategy to ensure adequate resources for AE. They also differ in their priorities, pace of progress and the availability of information for assessing progress. An overwhelming reality, however, is that AE is a marginal element of most countries agenda including in a number of high income countries. Many mandates to improve AE structures remain unfunded and neglected, and often receive low priority in public budgets. Budgeted funds are sometimes not released because they are kept as an option, either with implicit or explicit clauses, such that funds are released only if other priorities are met. In developing countries, this means AE funds are often diverted to compensate for shortfalls in the primary or secondary education budget. This problem can be exacerbated when budgetary processes are decentralized because some communities may be more susceptible to financial strain or their priorities diverge from central government policies. Even in high income countries, where there is universal primary education and high rates of upper secondary completion, the OECD takes the position that levels of investment in AE are too low (OECD, 2003a).

### **Tendency for government support to go to those already better off.**

Many governments recognize a role for public investment in AE, either for correcting market failures or for redressing social disadvantages. But unless government support is carefully designed, it tends to go to adults who already receive AE. When targeted, government support can reach adults most in need, but only if funds are earmarked and complemented with outreach activities. Often this is more expensive. Otherwise, support rarely reaches adults in need. This is especially the case when market or quasi-market mechanisms are utilized. Programmes requiring individuals to apply with eligibility criteria to qualify are equally divisive. Enforcing accountability measures for use of public funds by NGOs can also lead to barriers for disadvantaged groups because the tendency is to recruit those most likely to succeed in reaching the stated learning outcomes or other criteria. Unless funds are earmarked specific groups, even AE initiatives with pronounced ambitions to reach disadvantaged adults can provide a service that corresponds better to the demands of the advantaged.

### **Lack of incentive to invest among private sources.**

For many countries, progress depends on their ability to mobilize private resources to supplement public funding in AE. But for reasons mentioned, many employers and individuals lack incentives to invest. In some cases, employers are reluctant if the skills to be gained are general because employees may then become more employable at a competing firm, and the sponsoring firm may lose its investment. In practice, many firms choose to invest in general skills anyway because general vs specific skills are difficult to distinguish and several other labour-market imperfections exist, but incentives remain poorly aligned. Incentive problems are being handled in diverse ways. Favourable tax treatments are commonly used and there are examples of mandated outlays such as levy systems that promote AE. Nevertheless, policies that comprehensively address incentive problems and other market failures are often lacking and in many cases remain entirely absent.

### **Incentive strategies exacerbate inequalities.**

Where incentive strategies do exist, there is a tendency to rely on quasi-market based approaches which exacerbates inequalities. Incentive strategies directed at employers and individuals, but without targeted strategies, can serve to exacerbate inequalities. Unfortunately, there appears to be a lack of willingness in policy circles to directly address the implications of the increasing impact of employer-funding on the distribution of AE. A common position is that it is not feasible to expect the public purse to cover the new demands and that the private sector must somehow contribute toward AE. But evidence suggests that there is a strong role for the public sector; that is if issues of equity are to be taken seriously, and that the evidence on market failures, although imperfect are to be acknowledged.

### **The complexity of market failures.**

The best approach to correct for market failures and inequities is structural reform. For example, redefining public-private sector boundaries in the AE sector and aligning better the incentives to invest, but there are many reasons why this is difficult. First, many of the failures are due to natural imperfections that are difficult to overcome and no viable strategies have yet been devised. Rarely do the mechanisms devised to carry out government strategies genuinely address the nature of the problem, for example inequality, or the forces that drive it. To do so, requires in-depth and ongoing public policy analysis, which requires technical capacity and a well established as well as responsive governances and provision structures in AE. Second, some imperfections do not relate solely to AE, and thus reforms should not be undertaken without consideration of relevant trade-offs with other sectors. For example, imperfections may be linked to initial education structures that promote narrow vocational pathways, or with occupational and industrial structures which may encourage a low skills equilibrium in the economy (Brown et al., 2001). Accordingly, it is necessary to coordinate approaches across policy sectors, both private and public.

### **Ways forward and action options**

#### **Mobilize resources among stakeholders.**

Foster demand and incentives to invest among stakeholders, including through tax and institutional arrangements that favour cost sharing. Promote co-financing schemes that channel resources from at least two parties.

#### **Assert strong role for public funding.**

While non-governmental resources need to be mobilized, public authorities need to renew commitments to increase targeted funding for disadvantaged groups. Governments need to assert a stronger role in devising policies that comprehensively address market failures. Market based principles cannot solve everything. Focusing only on regulatory and institutional arrangements that are conducive to enhancing investments by firms and individuals, as is the trend in many high income countries is not enough, especially if growing inequalities and underinvestment are to be avoided.

#### **Earmark funds for targeting strategies.**

Government support for disadvantaged groups should be complemented with targeting strategies. This includes special outreach, guidance activities, and the earmarking of funds for certain groups. These measures are based on the assumption that certain groups must use a certain proportion of the funds made available. The most significant challenge is to stimulate the demands among those groups for which the measure is taken.



### **Integrate AE into a broader development and poverty reduction strategy.**

Publicly funded AE has a strong role to play in preventing and alleviating adverse conditions such as unemployment and large scale displacements associated with modernisation and other structural changes. This is equally applicable to community development in low and middle income countries. Rather than the use of passive transfers of aid to individuals, communities or nations, a renewed commitment to the use of AE as a mechanism for activating development is needed. AE should be a central element of any development strategy and feature more prominently in poverty reduction strategy papers (PRSPs).

### **Fund and help to coordinate NGOs but leave them to fend for themselves.**

NGOs are important for providing AE but lack recognition. They require adequate public funding and government support. This sector is more flexible and adapts to new demands faster than the formal system. Also, it seems to reach adults who otherwise would not enrol in AE. The integration of the voluntary sector into a comprehensive AE policy can be successful only if direct state intervention is avoided, but public funds are provided. Remove bureaucratic barriers that prevent operation or access to funds. As long as the goals for which state funding is received are fulfilled, the sector must be left to fend for itself. At the same time, a mechanism for coordination and information sharing is essential. Rarely is there effective coordination among the many NGOs that are operating. A lack of coordination leads to inefficiencies, such as parallel structures of provision, even though there are clear advantages to sharing facilities and staff. Collaboration between providers can cut programme development costs, and may allow for a more efficient use of accommodation and equipment.

### **Develop enduring governance and provision structures.**

It is necessary to adapt a sustainable strategy to develop AE, in which public investment is adequate, consistent and proportionate to GDP over the long run. This includes the need for continuous policy and institutional development. Developing a diversified, integrated and holistic AE sector requires sustained investment. This can only happen with concrete political commitments at all levels. External aid should only be seen as a way to achieve accelerated progress in this respect.

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**Author affiliation**

Richard Desjardins is Associate Professor at the Department of Education at Aarhus University in Denmark.