

Chapter Two

Paying the Price, Globalization in Education: Economics, Policies, School Practices, and Student Outcomes

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Ever since the historic events of World War II (1939–1945), education has been viewed as playing an important role in national development. In the post–WWII period, as countries around the world endured severe economic hardships, fixing the global economy and improving education became top priorities for nations struggling to resuscitate their economies from the effects of the war. Globally, the post–WWII era marked the beginning of a new period of redevelopment and globalization, namely through the formation of the International Monetary Fund, the World Bank, and the World Trade Organization (IMF, WB, WTO). The United Nations (UN) also illuminated in significance as a global arbitrator, charged with the task of helping to mediate international conflicts, and with helping to safeguard against the prospects of another world war. The United Nations was also instrumental in advocating redevelopment and peace through its education platform; thus, acknowledging that the relationship between economic development and education was central for the well-being and stability of nations.

Generally, low levels of educational achievement signals to economists, politicians, educators, and citizens that the competitive advantages of having a highly qualified workforce are in jeopardy, and resulting social problems and discontents are on the horizon. Therefore, public concerns and scrutiny regarding education tends to reflect an interest in maintaining market advantage and in encouraging social stability as progressions of globalization. This chapter addresses the development of globalization and its connection to market-based school reform, and analyzes their influences on education policies such as No Child Left Behind. The chapter begins with a discussion on the historical socioeconomic dynamics that made globalization possible, and then connects its systems to global and local school reforms.

MAPPING EDUCATION IN THE GLOBAL LANDSCAPE

In the war-torn world of 1948, following the global combat and the devastating atrocities that resulted in millions of deaths (Matanle, 1994), there was international

consensus that global restructuring was needed to rebuild regions such as Eastern Europe and Asia, where countries such as Germany, Japan, and China suffered from immense bombings. With the intent of helping to achieve this goal, the United Nations through its Universal Declaration of Human Rights (UDHR), reaffirmed the dignity of all human beings to live equally as citizens of the world. The United Nations' UDHR aimed to promote respect among all nations and social groups (OHCHR, 2007). In Article 26 it emphasized education as a major area of its international focus, stating that free education is a basic, obligatory human right and that it should be afforded to all citizens (OHCHR, 2007).

Shortly after this, in the United States (U.S.), a global leader at the time, the 1954 *Brown* case brought education into the international spotlight once more when racialized patterns of exclusionary educational practices in America were challenged, and racially separate but equal schooling was presumed to be outlawed by the decision in the case (Doob, 1999; Kozol, 1991, 2006). The *Brown* case drew international attention to America's race relations, and people around the world watched attentively, especially those being colonized, as they witnessed the outcome of the case. Unfortunately, residential and school segregation continued to plague social life in the United States. The nation's education was further scrutinized when the Soviet Union, which was a major global competitor, launched Sputnik into space before the United States was able to send an equally equipped space shuttle to explore the universe (NCEE, 1983). The race to space was intense because it symbolically represented the rivalry between the major superpowers, the Soviet Union and the United States. While in 1991, the dissolving of the Soviet Union indicated that the United States was the undisputed global leader, before then, the nation always compared its achievements in math and sciences to the successful space program of its archenemy, the Soviet Union.

Similar to 1948 when the United Nations' UDHR was issued, in 2000, the United Nations' Millennium Development Goals (MDG) were announced. Set to come to fruition by 2015, the MDG were established to reduce global poverty, to globally improve education, maternal health, and gender equality, to reduce child mortality, and to help control new infections of HIV/AIDS and other diseases (MDG, 2007). In addition, a main focus of the MDG was to promote the goal of universal education for all by the year 2015. Universal education is quite a noble objective, and although resources have been lacking to make this a reality, it has been a focus of many countries.

In today's globalized world, education continues to be a principal concern as many countries view it as being foundational for a path to security and economic prosperity (Blum, 1995). A common practice of developed nations is to combine economic and educational initiatives to form a security state that is globally prepared for market competition, as well as for war and social conflicts. Spring (2006) proposes that "in an educational security state, the government attempts to mold and control the learning of children and youth for economic and military purposes, and the government incorporates educational planning into national economic and military planning" (p. 3). All of this is done to improve and protect a nation's competitive advantage in an ever-changing, globalizing world, where threats can arise from economic, political, and military realignments.

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WHAT IS GLOBALIZATION?

Since the early 1990s, globalization has been one of the most central and lively topics of discussion. While global processes existed in the old world, slave and colonial societies, in terms of complex patterns of interconnectedness that transferred labor, goods, and services across borders, creating wealth that made the Industrial Revolution possible, and laying the foundation for modern global capitalism; the contemporary emergence of transnationalization and hyperized levels of capital flow are unique to the modern process known as globalization.

Sociologist Roland Robertson is one of the first persons to operationalize the term globalization. Robertson (1985) argues that "there is an emergent problem of order at the global—the emergence of that problem being a central aspect of the process of globalization. The degree to which this is related to the growth of a world economic system." (p. 34). He continues:

If there is a higher level—a more fundamental—problem of order than that traditionally discussed in reference to societies as territorially organized and state guided sociocultural units, then, surely we have to think about the problem of societal order in global-contextual terms. (p. 34)

Robertson poses that the rapid changes in socio-cultural life are being shaped by a process called globalization, a complex social, economic, and political progression having broad macro- and microlevel effects and influences. He further argues that globalization "refers both to the compression of the world and the intensification of consciousness of the world as a whole," and that this pertains to more recent developments in global interconnections and interdependence (Robertson, 1992, p. 8). Similarly, Giddens (1994) postulates that "globalization is not only, or even primarily, an economic phenomenon. . . . Globalization is really about the transformation of space and time" (p. 4). He further states that it is concerned not only with "the creation of large-scale systems, but also the transformation of local, and even personal, contexts of social experience" (Giddens, 1994, p. 5). In sum, globalization has to do with increasing levels of economic and technological integration in the world system, which are key developments in the second half of the twentieth century, and that resulted in new patterns of social and political alignments.

GLOBAL COMPETITION AND NATIONAL REPOSITIONING

During the last five decades, the world saw rapid changes in the global landscape, as many former colonies such as Ghana, Kenya, Sierra Leone, Jamaica, and Grenada, among many others; nations that endured three to four hundred years of European colonization were finally able to gain their "freedom" or neo-independence, meaning an assumed political independence from colonization, while simultaneously failing to achieve social and economic self-governance (Du Bois, 1946; Rodney, 1982). Although these countries are still constituted by neocolonial systems—having large amounts of foreign debt, diminishing levels of political autonomy, and experiencing

economic marginalization resulting from unfair global economic policies (Offiong, 2001)—the second half of the twentieth century marked the beginning of their “freedom.” During this time, the former Soviet Union collapsed, signaling to most of the world that the battle between capitalism and communism was over, and that capitalist nations were victorious in espousing a dominant system of social and economic organization. Furthermore, during the 1990s, countries like China, India, and South Korea were celebrated for their relatively high levels of outputs and for their economic growth (Friedman, 2005). However, many people overlooked the fact that most of this growth resulted from compression in the global labor market, which made outsourcing and overseas sweatshops commonplace business efficiencies for most transnational corporations.

For example, in 2007, the issue of outsourcing raised national concerns when American toy maker Mattel was forced to recall a large number of toys made in China, due to high amounts of lead paint found in most of these products (*New York Times*, 2007). Mattel outsourced the manufacturing of the toys to China simply to save money, savings consumers hardly see from toys made in Chinese sweatshops that typically use lead paint, a substance that has been banned on toys made in the United States because it has been linked to brain damage in children. Similarly, more than six million cans of dog food made in China were recalled due to toxic chemicals found in the products (CNN, 2007). These findings infuriated many Americans, especially pet lovers, but there was little discussion about market hegemony, unfair trade practices, or exploitation of overseas workers who make cheap goods for the international market. Developed countries seem to love market efficiencies so long as they work for them and make their economies strong, even when it comes at the expense of others.

Due to pressure for cheaper labor, many developing countries have become gender-export based (Wichterich, 2000), shipping goods overseas like designer clothes and other high-end products that are made by women working for low-wages in deplorable working conditions (Bhavnani, Foran, and Kurian, 2003). This creates and reproduces international gendered divisions of labor and wage inequalities that mostly benefit transnational corporations. These companies have the option of operating in developing economies that have low-wage structures, or they can take advantage of low-wage prison workers in developed countries, who work for a dollar a day much like people in low-income countries (see Angela Davis’s [2001] *Prison Industrial Complex*).

Since the early 1990s, the growth and success of multinational corporations has been immense, but their benefits have not been fairly distributed among its global players. During this period, the majority of the world’s citizens suffered from poverty, starvation, and preventable health-related deaths (Barnett and Whiteside, 2002; MDG, 2007). These problems persist in most developing countries that are highly indebted to international lending institutions such as the IMF and the WB, whose major stakeholders are countries that were former beneficiaries of imperial control or colonization—G-8 nations; namely, the United States, Great Britain, Germany, France, Russia, and so forth. Countries like Ghana, Nigeria, and Jamaica struggle to provide proper social services and education to their populations because of debt and overhead that they assumed in the postcolonial era (Offiong, 2001). These countries must meet structural adjustment policies, meaning loan conditionalities imposed on

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them through foreign lending institutions like the IMF and the World Bank, which requires large-scale privatization and often includes transferring education and other social services into the private sector (Brown, 1992; Stiglitz, 2002; 2006).

The revenue shortages in developing countries only make corruption and bribery commonplace because these nations suffer from financial constrictions. As a result, competition and conflict over scarce resources become routine. While the faces of the poor in most developing economies are majority black (African descent) and brown populations (other nonwhites), the global economy continues to be dominated by power elites who mostly live in developed countries. These extreme disparities in wealth and power are evidenced by racial and gender inequalities in the world economy, and through the process of globalization.

GLOBAL POWER DYNAMICS AND MARKET PROTECTIONISM

Globalization, in its present form, reconstructs old power relations through its structures, institutions, and processes. It involves the rapid spread of social, cultural, and economic practices of dominant groups. Nobel Prize winner Joseph Stiglitz (2002) argues that "the West has driven the globalization agenda, ensuring that it garners a disproportionate share of the benefits, at the expense of the developing world" (p. 7). He continues:

It was not just that the more advanced industrial countries declined to open up their markets to the goods of the developing countries—for instance, keeping their quotas on a multitude of goods from textiles to sugar—while insisting that those countries open up their markets to goods of the wealthier countries; it was not just that the more advanced industrial countries continued to subsidize agriculture, making it difficult for the developing countries to compete, while insisting that the developing countries eliminate their subsidies on industrial goods. Looking at the "terms of trade"—the prices which developed and less developed countries get for the products they produce—after the last trade agreement in 1995 (the eighth), the net effect was to lower the prices some of the poorest countries in the world received relative to what they paid for their imports. The result was that some of the poorest countries in the world were actually made worse off. (Stiglitz, 2002, p. 7)

As Stiglitz notes, developed countries have emphasized that developing countries should remove government-based market protections, yet they protect their own markets through government subsidies. Similarly, former Federal Reserve Chairman Alan Greenspan questions the high levels of U.S. subsidies allocated to the farming industry, which makes fair competition impossible (Greenspan, 2007). While this practice protects American farmers, it is antithetical to the open market ideology espoused by the government to the international community, which is the premise that affords transnational corporations greater access to developing economies and increases the flow and mobility of capital coming into high-income economies. However, wide-open markets also mean the disruption of local markets and the creation of many other undesirable outcomes.

For example, due to the competitiveness of international markets, developing countries often find themselves competing with each other for low-wage jobs. In addition, in countries like India, which tends to have better educated workers, an overseas corporation can hire a computer support technician and compensate this person at the level of a semiskilled worker in a developed country, allowing the company to obtain a competitive edge in the global labor market. While the quality of jobs offered by transnationals are often poor and unskilled in nature, and seldom improve opportunities, the global poor are forced to accept them because they otherwise have limited opportunities.

EDUCATION AND NEOLIBERAL MARKET PRACTICES

One of the key characteristics of globalization is a focus on neoliberal market policies. Neoliberalism refers to the practice of reducing market regulations, and simultaneously opening local markets to corporate ownership, while minimizing the role of governments (Beneria, Maria, Grown, and MacDonald, 2000). Due to the focus on competition, neoliberal economic policies have been driving neoliberal education policies. This includes increasing levels of private ownership in schools, corporate sponsorship of education, aligning school curriculum with the economy, and suppressing teacher compensation. The similarities in the economic policy directions at the global and local levels, and that of public schools are interrelated. In a global context, the World Bank supports the privatization of schools in developing countries, where it is argued that private schools are more cost effective (Carnoy, 2000).

In the same way, neoliberalism has been a major public policy that has been driving school reform in the United States. Using an efficiency model of schooling, the World Bank proposes that the more schools are privatized the more efficiency they will have and the less pressure there will be on governments to fund public education. Free-market or open-market ideology is inherently antithetical to high levels of government involvement. However, governments are expected to rush to the aide of corporations with taxpayers' money as incentives to start and maintain businesses, and to provide financial bailouts in times of recession. In this way, taxpayers carry the financial burden in the success and failures of corporations, while a lack of transparency and failed regulations lead to a shrinking global middle class and the expanding of the lower class. As privatized education benefits those who can afford to pay for higher quality schooling, the lower class is often relegated to an inferior education. The stratification in schools is socially reproducing around the world and particularly in the United States, because parental social class most often determines students' access to quality education.

SCHOOLS AS MARKETS

In the United States, the No Child Left Behind (NCLB) Act of 2001 promotes a market approach to public education, which emphasizes that all schools meet federal

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mandates or lose funding or ultimately face closure. As a result, an emphasis on divestment and private management of educational institutions has become widespread as states seek more efficient ways to run schools. Moreover, the emphasis on for-profit schools has led to a focus on education as a major income generator. In 2000, it was estimated that globally, the education industry was worth \$2 trillion in annual revenues (UNESCO, 2000, as cited in Hill, 2005, p. 206), and in 2006 it grew to \$2.5 trillion (Redden, 2006). However, only a small portion of this impacts the compensation of teachers in the United States, who are among the lowest paid professionals in a field that is gendered and female labor intensive. Through privatization, a principal aim of the private sector is to make profits from education by focusing on efficiency and cost-savings that are typically associated with a scripted curriculum, high-stakes testing, and suppression of teacher autonomy and compensation. Lieberman and Haar (2003) document the big business of education, noting that collectively more than seventy-eight million people are employed in education in the United States. The authors propose that the education industry's expenditure is estimated to be more than \$700 billion nationwide at all grade levels.

Similarly, Hill (2005) makes the connection between education and for-profit, market-based education models. He argues that "proponents of liberalization claim that 'private is better than public,' that 'competition improves standards,' that privatization and other liberalizing policies and processes nationally and globally (such as free trade) improve productivity and efficiency" (p. 259). The impact of neoliberal educational policies on schools includes increasing levels of private ownership, commercialism, and corporate sponsorship of education. The major aspects of neoliberal education are:

Deregulation and decentralisation; the importation of new public managerialism into the management of schools and colleges and education services; a fiscal regime of cuts in publicly funded schooling and further education services; commercialization of and within schools; the charging of fees; outsourcing of services to privately owned companies; and the privatization and ownership of schools and colleges by private corporations. (Hill, 2005, p. 259)

Schools are not the only institutions that are impacted by neoliberalism, there has been a move to privatize everything from public schools, social security, health care, and prisons to all other forms of public services, essentially selling off most government operations to the private sector and to corporations (Aguayo, 2001). This is a key feature of economic globalization.

For example, in Chicago, federal mandates through NCLB models high accountability, while supporting social and economic systems that are linked to globalization (Lipman, 2004). Like the rest of the nation, in Chicago high-stakes testing is used to hold teachers responsible for broad disparities in school quality and student achievement, creating a highly divided and polarized education workforce. Lipman (2004) contends that neoliberal economic policies are driving neoliberal education policies, which "shift responsibility for inequality produced by the state onto parents, students, schools, communities, and teachers" (pp. 171-72). The NCLB reform agenda, which aims to close failing schools and award students' vouchers to attend private schools,

seems to do very little in the way of systemically improving school quality, or mediating racial, gendered, and class disparities in education. Furthermore, these vouchers are far from being commensurate with the full cost of private education.

In order for states to comply with Title I funding, as well as the testing and accountability standards set by NCLB, they must be prepared to deal with the finances. In a policy brief on the financing of NCLB and its assessment mandates, the following conclusions were made.

If states use only multiple-choice questions, they would spend \$1.9 billion over a six-year period (from 2002 to 2008) to develop, score, and report results. If they used all open-ended questions, they would spend \$5.3 billion. Testing with the then-current mix of multiple-choice and open-ended questions would cost \$3.9 billion. NCLB would provide sufficient funds to cover the costs of the multiple choice only option, but not the other two. (Bracey, 2005, p. 9)

As noted above, federal financing and assessment directives dictate the types of tests that states administer to students—multiple-choice, which are some of the most ineffective types of assessments (Hilliard, 1995, 2003). However, these are the assessments that can be easily mass-produced by private companies. The designing and scoring of tests related to NCLB are estimated to be a \$400 million per year business (Lutton, 2001). In this way, the government uses taxpayers' money to pay private companies to create and score high-stakes tests. Moreover, schools are sanctioned with the prospect of losing their Title I funding through the government, if they fail to meet appropriate school achievement standards, which are presumed to be evidenced by students' scores on these exams. NCLB has an adverse effect on minority students because they are often in schools that are already of a lower quality, with less qualified teachers, who are burdened with the task of teaching to the test.

Through NCLB, schools that do not meet adequate yearly progress in increasing school achievement, which often includes school districts with large minority populations, may be denied federal funding and they may face the ultimate prospect of school closure. Furthermore, the lack of teacher training for educators of urban students, when coupled with cultural bias in testing and insufficient school funding for urban districts, creates a situation that poses severe challenges for minority students' school success. In addition, in schools these minority students are relegated to a curriculum that addresses very little of their group contributions, indirectly telling them that they are not valued.

Torres (2005) argues that high-stakes testing, accountability, and standardization of the curriculum are no longer merely national or state issues, but are a part of an "international research agenda of bilateral and international organizations like the World Bank or the International Monetary Fund (IMF), and the ideas have saturated educational discourse in most parts of the globe" (ix). Most of the focus on global education has been about strengthening students' ability to compete in an increasingly knowledge-based economy (Monahan, 2005; Tye and Tye, 1992). While it is important for students to be able to participate and compete in the global economy; however, that is a part of the end, or one of the outcomes of education. When market principles and practices are the focus of education, it restricts what teachers can teach and what

students learn. The market approach to education is narrowly conceived and provides little substance in terms of nurturing critical thinking and reflection, creating democratic citizens, promoting students' growth and development (Dewey, 1916), and even encouraging opportunities for fair trade. Shifting the focus from market to quality education might just help to improve school achievement rates across the nation.

Burbules and Torres (2000) find that the performance driven goals of the marketplace and the emphasis on the bottom line are some of the same goals that are shaping the political and ideological climate of public education. Furthermore, they state:

There is a growing understanding that the neoliberal version of globalization, particularly as implemented (and ideologically defended) by bilateral, multilateral, and international organizations, is reflected in an educational agenda that privileges, if not directly imposes, particular policies for evaluation, financing, assessment, standards, teacher training, curriculum, instruction, and testing. (p. 15)

As the authors note, the downward flow of school policies and standards and assessments are prescriptive, and they tend to deskill teachers and make the classroom disengaging. These are some of the challenges faced by schoolteachers and administrators in schools that are already failing, and where teachers are forced to teach to the test.

Due to the increasing privatization of education and the growing disparities in school quality, parents often find themselves scrambling to find good schools. Between 2003 and 2004, the most recent years that national figures were available, thirty-one thousand students in the United States exercised the option to move to higher achieving schools (Campbell, 2006). As a result, school districts receiving an influx of students were often forced to set up mobile classrooms, hire extra teachers, and reroute their school buses to accommodate new students. When the low performers leave their current schools in search of new ones, they find themselves in schools that may receive them reluctantly, knowing that these students' scores may decrease the new school's overall scores. On the other hand, when high-achieving students in low-performing schools depart in hopes of finding a better school, it leaves their old school with fewer high performers, which negatively impacts the school's overall performance. This is the way education is done in the United States, but how does the nation perform comparatively?

U.S. EDUCATION IN A GLOBAL CONTEXT

With the increasing focus on globalization and global competition for skilled workers, there have been many concerns about American education and the readiness of its workforce to compete in the global marketplace. Cross-national studies generally indicate that U.S. students underperform relative to their counterparts in other major developed countries (Birenbaum, Tatsuoka, and Xin, 2005; Mullis et al., 1997, 2000; O'Dwyer, 2005).

In 2007, Linda Darling-Hammond, the Charles E. Ducommun Professor of Education at Stanford University, gave testimony before the House Education and Labor

Committee on the Reauthorization of NCLB. She reported that most developed countries are surpassing the U.S. school achievement levels. She found that in the Programme for International Student Assessment (PISA) study, the "U.S. ranked 19th out of 40 countries in reading," and "20th in science, and 28th in math," and was outperformed by countries like Finland, South Korea, Singapore, and Canada, among others (Darling-Hammond, 2007). She also reported that most European and Asian countries educate and graduate almost all of their students. According to Darling-Hammond (2007), from the PISA study, it was clear that countries with high achievement levels, like Singapore, had a very well-trained teacher workforce, where the top third of high school graduating students are recruited into the teaching profession. This is a major challenge in the United States, where there is a growing teacher shortage and large numbers of unqualified teachers in classrooms.

The issues of low achievement levels and poor school quality in the United States are further illustrated in the National Academies' *Rising Above the Gathering Storm* (2007) report. The report drew much concern as the findings pointed to some unique challenges regarding the continued vitality of the economy and the gap in the increasing demands of "knowledge-intensive" industries such as science, mathematics, and technology engineering; and the low school achievement and graduation rates in these areas. The recommendations focused particular attention on strengthening these fields by providing support and incentives for increased research and development. The report called on policymakers to preserve the strategic and economic position of the United States by optimizing the science and technology sectors of the economy. It also recommended improving K-12 science and mathematics education, increasing federal investment in long-term research, producing more science and engineering graduates, and ensuring continued innovation through a number of modernization and tax realignment policies.

Similarly, Margret Spellings, the former secretary of education under President George W. Bush, contends that there is insufficient preparation and completion of higher education in the United States, especially within underserved and nontraditional groups. Her report indicates that only 17 percent of graduating seniors are considered proficient in mathematics and just 36 percent of graduating seniors are proficient in reading (Spellings, 2006, p. 10). In contrast, in the United Nations' Educational, Scientific and Cultural Organization based examination of math and language tests given to third and fourth graders in thirteen Latin American countries, the results were stunning as they revealed that students in Cuba's lowest-income schools outperformed most upper-middle-class students in the rest of the region (Carnoy, 2007a, 2007b). These findings were consistent with Harvard University's examination of educational achievement rates in Cuba (Harvard, 2002). Despite having strict governmental policies, Cuba provides access to quality schooling to all of its citizens, where parental social class is not significantly related to the quality of schools students attend. These results left some people wondering about how we can better educate students in the United States, and more specifically low-income students, as well as improve education for today's globalized world. What would happen if all students in the United States could get a high-quality education regardless of their race, class, and or gender? Certainly, that would be a giant step in the way of making the nation more

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democratic, and the prospects for improving social mobility and global competitiveness would be addressed through a more inclusive and systemic process.

What is evident is that there is an international achievement gap, and if the United States is going to improve its education it must focus on quality education for all. The nation's poor achievement levels may very well be an indication that the emphasis on a market model of public schooling is taking away from what students are actually learning in schools. While legislators and corporations focus on pushing ahead with the big business of education, the nation's children are being left behind.

CONCLUSION

In sum, as globalization recedes the borders around nations and increases the volume and efficiency of commerce (Friedman, 2005); it creates opportunities for economic growth. Increasing financial and technological interdependence across countries makes knowledge-based economies possible. However, unregulated globalization processes have resulted in inequalities and displacements that have affected the world's poorest citizens the most. The aim of globalization was to make markets more accessible by deregulating industries and reducing governmental controls, thus providing stakeholders, small and large, with opportunities to access new markets and to improve the supply of goods and services across countries (Stiglitz, 2006). However, corporate hegemony in the privatization of markets and schools has led to the decline of not only local markets and small businesses, but through neoliberal education, it has also diminished the quality of what students are learning in schools.

The failure to educate the poor is a major concern, and that failure in the United States has been in part a result of a market approach to education. In this way, the wealthy usually benefit from access to quality schools, while the poor struggle to receive a proper education. Comparatively, even across social class lines, the education offered in the United States wanes in the spotlight of the other major developed countries, and it fails to empower students and foster excellence in education. One of the prospects for a more democratic world and a more democratic America is to shift the focus from market to excellence in education, and making quality schools accessible to all students. In turn, this can help make the world more democratic, in education, in commerce, and also in social life.

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