



Challenges and Opportunities in Applying Cost-Benefit Analysis to Adult Education Budgeting in Nigeria

Damian Kehinde Adebo, Olubunmi Adebola Olanipekun, Richard Temitope Balogun, Funmilayo Esther Makanjuola, Temitope Samuel Ajayi, Peace Oluwayomi Faloye-Adebayo

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Damian Kehinde Adebo ^a , Olubunmi Adebola Olanipekun ^{a*} , Richard Temitope Balogun ^a, Funmilayo Esther Makanjuola ^a, Temitope Samuel Ajayi ^a, Peace Oluwayomi Faloye-Adebayo ^a

^a Adult Education, Ekiti State University, Ado-Ekiti, Nigeria

*Corresponding author: olubunmi.olanipekun@eksu.edu.ng

Abstract

Keywords:

cost-benefit analysis, challenges, opportunities, adult education, budgeting

This paper seeks at identifying the prospects and the issues related to the use of Cost-Benefit Analysis (CBA) in adult education budgeting in Nigeria. The research objectives examine how poor funding affects adult education initiatives, to review the organisational and functional difficulties which the providers encounter, and to explore possibilities of adopting CBA for funding and policy planning. This study made use of literature-based approach where secondary data from literature was used to reconsider general concerns relating to adult education in Nigeria. This research reveals the following constraints associated with the use of CBA: The data are often inaccurate; there is a skilled workforce shortage; politics and bureaucracy hinder the process; and the method is ineffective in enabling the assessment of long-term impacts. For that reason, enrolment, costs of specific programs, and their results remain obscure, undermining cost-benefit analysis. Consequently, the study underscores practices and measures that can help address these challenges, including strengthening data collection mechanisms, promoting capacity development, breaking political and cultural barriers to evidence-based policy development. The first area for the integration of CBA into the budgeting of adult education is the idea of a potential better match between resource inputs and needs, which can be improved through application of relevant technologies such as big data and GIS. Hence, engagement of the international organizations and NGOs can also offer technical assistance and capacity development programmes. CBA can also be used positively to argue for higher funding for adult education. This study recommends the enhancement of strategic partnership, data enhancement, push for policy changes to enhance the use of CBA in adult education in Nigeria.

1. Introduction

Adult education is therefore very crucial in correcting the literacy rate in Nigeria and thus improve the economy as well as providing her citizens the basic nature of lifelong learning. It embraces a spectrum of programmes that offered to facilitate the degree adult with basic skills to enable him or her to retrieve decent livelihood and reintegrate in to the socioeconomic system through literacy, vocational education/training, and education. National Commission for Mass Literacy Adult and Non Formal Education(NMEC) has therefore provided structures at the national level to promote the learning of adults. Despite these initiatives, the sector is plagued with challenges like lack of funding, poor physical accomodation and lack of qualified workforce. These challenges therefore limit the expansion and improvement of adult education thereby confining a rather large segment of the adult learning deficitropriate technologies and skills for meaningful contributions to the

developmental process of their respective countries, but especially in the rural areas.

Attempts to tackle such barrier have had little success general, multiple factors being that adult education does not have much cultural importance in many societies and gender inequalities means more women are excluded than men. In addition, most adult education programmes in Nigeria are underfunded, where funding is generally below 1% of the funding available for education. Such charaterisation of the financial sector, combined with institutionalisation hampers the viability and growth of such programs. However, one cannot deny the importance of the potential of adult education towards creating socio-economical change in Nigeria. To optimise this potential, policy measures for resource allocations have to be systematically constructed, stable funding sources have to be developed, and public private partnership has to be encouraged. By so doing, Nigeria can build an efficient and effective adult education



sector that will effectively meet the literacy and skill demands of the country.

Objectives of the Study

1. To assess the impact of inadequate funding on the effectiveness and sustainability of adult education programmes in Nigeria.
2. To evaluate the structural and operational challenges faced by adult education providers in Nigeria, with a focus on infrastructure, teacher training, and programme delivery.
3. To investigate the opportunities for integrating cost-benefit analysis (CBA) in the budgeting and policymaking processes for adult education in Nigeria.
4. To explore the role of partnerships with international organisations and NGOs in strengthening the application of CBA to adult education policymaking in Nigeria.

2. Methodology

The current research used secondary research and collected data from scholarly articles from various databases including Google scholar, Jstor, and pubmed among others. This research mainly concentrated on compiling articles, reports, and publications that discuss the difficulties, financing, and policies of educating Nigerian adults. This study therefore sought to systematically review and synthesise available literature so as to construct the extant picture of the state of adult education in the country to inform on the factors that impacts its efficiency and consideration for long term paradigms. This approach allowed for the review of numerous confirmations and affirmations of the different theoretical and methodological approaches stemming from previous similar researches and paved the way for the presentation of the research findings without the need to gather primary evidence.

Overview of Cost-Benefit Analysis (CBA) in Education

Cost-Benefit Analysis (CBA) is a method applied to compare the overall cost differentials faced in a business between two choices or different policies. In the context of education CBA refer to process of establishing the value of the inputs that are needed in running the educational programs in terms of the results produced in terms of literacy employment and economic productivity. Fundamentally, the purpose of CBA is to provide a policy relevant answer to the

question of whether the returns from a given investment in education are greater than the costs involved. This approach is based on several major postulates, such as the inclusion of all benefits and costs, quantification of non-retail advantages, and discounting of the costs and benefits. These include cost-benefit analysis that involves comparison of different interventions with similar goals, assessment of the worth of educational programmes through a net present value formula (Levin & McEwan, 2020).

CBA has a critical function in education budgeting and decision making provides the systematic information through which the resource allocation can be made. Education systems are always under pressure to allocate scarce resources to necessary initiatives meaning that priority needs to be placed on interventions that will most likely reap the most benefits. In its approach to measuring the costs and benefits of policies CBA produces objective benefits such as greater earnings, higher productivity, and active employment cost savings as a result of unemployment. For instance, developing and strengthening of early childhood education has been found to result into great long-term economic returns such as advanced learning capabilities and the ability to earn good incomes when an individual grows up (Heckman et al., 2010). Likewise, programmes that aim to improve adult literacy also has positive benefits socially such as improving the numbers of workforce participation and decreasing the dependency ratio, which are reasons why such programmes should be in any country's budget (Hanushek & Woessmann, 2020).

In the global world, several successful applications of CBA in education show that the method has its significance. In the United States, the Perry Preschool Project is a widely cited example, where an investment in high-quality preschool education for disadvantaged children resulted in a benefit-cost ratio of approximately 7:1. Program outcomes were improvements in high school completion rates, lower rates of incarceration and improved lifetime earnings (Heckman, Pinto, & Stearns, 2010). For instance, Bangladesh's Female Secondary School Assistance Programme relied on CBA to perfectly justify the subsidies on education for girl child. The programme provided evidence of economic rationality by increasing concomitant education gender parity and raising relative economic growth (Asadullah & Chaudhury, 2009). Likewise, in sub Saharan Africa, CBA have been used to assess vocational training

projects that indicate positive costs in terms of employment opportunities and quality of live or poverty reduction (Hicks et al., 2016).

The use of CBA in education makes a point about the importance of evidence in decision making. Due to the emphasis on the economic and social returns flowing from educational investments, it provides a sound framework for targeting programmes that have significant effects in the long run. Yet CBA implementation demands accurate, technically-sound data, not to mention context-specific information, notably when it comes to the reality of the developing world. These elements are fundamental to optimise the potential of CBA and to prevent assiduous educational resources from being spent on ineffective and social-benefit marginal projects.

3. Results

3.1. *The State of Adult Education in Nigeria*

The study is important to fill the gaps in literacies, poverty, and national development as an avenue in Nigeria. It covers both, formal, non formal and informal education processes for the qualitative growth and socio economic re-orientation of adults. Currently, the programmes that are offered in the Nigerian adult education includes; literacy education, vocational studies, SRFE and LL. These programmes usually available and implemented through adult literacy centers, community educative programs, and other states' supported bodies such as the National Commission for Mass Literacy, Adult and Non-Formal Education (NMEC). However, these efforts have not placed the African region and Nigeria in particular on a vantage point to over come the challenges that have enshrouded the delivery of adult education.

Therefore, funding pattern for adult education in Nigeria has always been poor and has received minimal provisions out of the total national and state budgets. In this area we find that adult education is closely associated with formal basic and tertiary education to which policy makers pay more attention. From the above data obtained from the Federal Ministry of Education, adult and non-formal education receive only about 1% of the country's education budget every year (Okebukola, 2021). This financial abandonment is a major setback to the sustainability of adult education programmes, the capacities of adult education providers in delivering quality instructions and quality resources is hampered. Besides, the major source of support for adult education is from

international funding agencies and Non-governmental organisations, which are unpredictable and often short-term (Olaleye et al., 2022). This paper examines how a weak funding system impedes the growth of adult literacy education programs and limits its ability to meet necessary demand.

The Nigerian adult education is also faced structural and operational difficulties. It still has a high adult illiteracy rate whereby 31% of all the adults are illiterate, according to UNESCO (2023). This disappointing fact speaks volumes of the general development of education for adults; there is rarely any infrastructure, and the people preparing these programs are often ill-equipped. Most centres are ill equipped with few facility provisions like proper class, learning resources and better education aids for the adults. However, there are few qualified teachers trained to teach adults using adult education approaches. This challenge is worsened by poor remuneration of instructors which leads to poor retention of qualified staff (Adeyemi et al., 2023).

The cultural beliefs also negatively affect the fortunes of adult education in Nigeria. Most grown up persons especially from the countryside consider education the preserve of the young and children, this hampers enrolment and high dropout rates in adult education. Further, the Covid-19 closed schools and education challenged by gender disparities particularly, women and girls encounter more constraints in their access to education, coming with socio-cultural expectations of care giving and domestic chores (Amadi et al., 2021). To address the above challenges there is need for right policies through policy formulation, enhancement of funding and collaboration to foster effective environment to support the adult learners.

Therefore, even though adult education in Nigeria has large possibilities for contributing towards national development and personal development, its status quo remains disturbingly troubling. Funds, infrastructures and capacity development for skilled manpower are mainframe areas that need to be address to foster this sector. Without these interventions the country continues to wallow in high illiteracy levels and restrict chances of most adults to meaningfully contribute to socio-economic development..

3.2. *Challenges in Applying CBA to Adult Education in Nigeria*

One major factor is a limited number of published case in the public domain and the difficulty in

obtaining the data set. One major player when it comes to CBA is data, proper and authentic data and unfortunately, the adult education sector in Nigeria is deprived of such data. This has led to restricted information on enrolment rates, costs of the programme as well as the impacts on clients after the programme indicating a poor ground for coherent economic assessments. Olatunji et al. (2022) point out that variability in data collection strategies and low development of IT resources in schools and colleges deepens this problem. This implies that decisions based on assumption are not only unreliable but also fall short of delivering accurate cost and benefit estimates that could be taken to task by the CBA results.

Besides the two concerns highlighted concerning data requirements, there is limited human capital in Nigeria for applying CBA methodologies. Due to these reasons, CBA needs people with experience in estimating benefits of an economic or social nature in relation to the cost or otherwise. Nevertheless, there is a challenge of professionals in the carriage of adult education budgeting who have no training on how to undertake efficient CBAs. A study by Ajayi & Aluko (2021) revealed that there is a slight room for policymakers and education administrators to use sophisticated economic tools which they end up making decisions based on perceived opinions. This deficit of expertise is aggravated by a lack of adequate support for capacity-building programs in education economists or analysts.

Hindrances originating from political and bureaucracy also present real challenge when applying evidence based budgeting in adult education. Policy formulation and implementation processes in Nigeria are usually dictated by the politics than research results hence wastage of resources. Lack of responsiveness of legal structures leading to bureaucracy and late disbursement of funds and lack of integration of ministries also hamper the implementation of CBA in adult education. As pointed out by Emeh et al. (2023), these systemic problems hinder the application of the CAB findings in the budget cycle, hence making any attempt to enhance the funding of adult education less productive.

Concerning the application of CBA, there is also a variety of cultural perceptions relating to adult education. It is unfortunate that adult education has been considered in many regions in Nigeria especially as a junior to formal education; thus, the worth of adult education is not given much significance by the

society. This perception makes it difficult to both measure and defend investments in adult education based on the CBA because measures like self-esteem or increased vote turnout will not command a price tag. Edeh (2020) says that these cultural biases lead to the exclusion of adult education from policy and budgetary imagination even though it holds promising, demographic dividends for the socio-economic growth of any given country.

However, the major challenge of bringing about CBA in adult education is for long term outcome of adult education to be measured. Unfortunately, these personal benefits such as productivity gains, improved health or positive benefits for future generations are not easy to measure. This limitation impacts on the captivity of CBA and normally translates into under estimating adult education programmes. As pointed out by Nwogu and Bello (2021), there is a dearth of follow-up research that would show participants' experiences at different phases or stages of the intervention.

Therefore, the use of CBA to adult education in Nigeria is bound to face a lot of challenges; these include; Shortage of data, Lack of technical skills, political and bureaucratic bottlenecks, Cultural beliefs and perceptions, and lastly the challenge of measuring long-term results. Overcoming these barriers will require conscious commitment to develop data infrastructure, human and financial resources in adult education in the national policies and budgetary processes.

3.3. Opportunities for Integrating CBA in Adult Education Budgeting

An analysis of Cost-Benefit Analysis (CBA) reveals a lot of prospect to enhance the resource allocation within the field of adult education in Nigeria especially by means of the evaluation of budgets. Whereas it is common for adult education to struggle for subsectors in an early-stage economy in which funding is scarce, CBA offers a method of determining the economic profitability of investment. This way, the costs incurred in the adult education programmes are measured against the potential returns or benefits; policymakers work with the best option that gives them high returns. For instance, research has postulated that adult education results in better employment opportunity, better income standards, and better health of people, all of which enrich national economic growth (UNESCO, 2022). CBA uses available data to distribute resources to programmes

that will make the most significant difference hence increasing strategic resource allocation in the budgeting process (Psacharopoulos & Patrinos, 2018).

The use of technology and data analysis in the computation of CBA also adds high flexibility and possibility of analysing adult education budgeting. Present day methodologies of data capture and analysis make it possible and easier to determine costs and benefits of education programmes. There is software like Geographic Information Systems GIS to assist the policymakers in realizing where precisely the most needy adults are in terms of education or there are machine learning techniques to foresee the resultant effects of investment in education on economy and society in the long run (Gillen et al., 2021). Many of these innovations do not only enhance the precision of CBA but also enable its dissemination to policymakers who may not have technical competency. Use of technology also helps in the monitoring and evaluation process hence helps the policy makers to change direction and also put in the right resources where they are most needed.

Another opportunity that can further improve work with CBA approaches in Nigeria is cooperation with international organisations and NGOs. There is richness of experience in using CBA in educational planning among such organizations as the World Bank and UNESCO, which can offer technical cooperation, financial aid and capacity building. For example, the World Bank Systems Approach for Better Education Results (SABER) has been employed to compare the cost impact of education policies in different countries proposing a framework that Nigeria could replicate (World Bank, 2022). This also includes pushing for integration of CBA into policy processes, NGOs use independent assessments to demonstrate the social value ultimate of AEPs. Engagement with these stakeholders can assist in countering technical/professional and financial challenges that follow the management of CBA such that it becomes sustainable in the context of budget implementation.

Undoubtedly, among myriad of advantages linked with CBA, one of the most valuable is the ability to use it for lobbying for more funds to an adult education. CBA can also help enhance the invisibility of funds for this sector from which the social and economic yields on investment are more demonstrable. For instance, literacy and numeracy programmes for adults were found to have associated with increased labour productivity and less social exclusion, that fit in the larger Nigerian development

agenda (OECD, 2021). Policy makers who get sound hike results from CBA are in a better place to defend the requirements on budget from legislatures and other stakeholders hence the problem of underfunding of adult education in Nigeria.

Consequently, the integration of CBA into adult education budgeting in Nigeria has potentials in improving resource allocation, creative use of technology and quality partnership. Through economic arguments, the CBA process not only communicates the benefits of adult Education, but it also creates understanding for better funding for sustainable development.

3.4. Cost Components in Adult Education Programmes

Cost factors in adult education programmes plays a major role in addressing the cost issues of education among adults. These costs are easy to quantify and are directly related to the cost of the programmes for adult education. These include issues to do with physical facilities, remunerations to teachers and other costs associated with teaching learning resources. The cost of the infrastructure development which includes construction of classroom, acquisition of furniture and installation of Information communication technology in learning centres are normally high (Olaniyan & Okemakinde, 2008). Salary remunerations of the teachers also form a large part of direct costs since well-trained teachers play a key role in implementing teaching processes. In addition, learning resources such as books, write, and use materials, and information technology teaching and learning aids are crucial in any teaching learning process. This is particularly so because the Nigerian government continues to underfund adult education, in addition to the skyrocketing cost of teaching and learning materials; hence, the increased direct costs as seen here have great implications on the sustainability of adult education programmes as captured by UNESCO (2020).

In contrast, there are system or indirect costs, which encompass all sort of consequential and less easily recognizable expenses. These are the cost of time which learners miss as they attend classes, this is very costly to adults who have to balance between work and college and other responsibilities. In Nigeria some of the challenges you have is many adult learners the lose their sources of income when they attend class which makes them loose some income in a round-about way Oni (2018). Moreover, transport and child

care expenses equally put extra costs to the learners. Such factors can explain low participation and programme retention thus minimizing the effectiveness of adult education programmes. Hence, while they are more difficult to measure, indirect costs are significant in determining the evenness of these programmes.

A major problem of Nigeria in determining cost in its programmes in adult education is that often data is unavailable. Reporting of detailed financial and even operational details of such initiatives is sometimes lacking or is given in a politically manipulated way which cannot be used to develop reasonable budgets or conduct cost benefit analyses (Nwosu & Okafor, 2016). This problem is made worse by the fact that the Nigerian education system is highly decentralized and funding of adult education comes from both federal, state, and sometimes, private efforts. Poor definition and inadequate documentation of costs contribute to the problem because policymakers get inconsistent reports from various stakeholders. In addition, changes in the inflation rate as well as in the exchange rates compels the organization to consider other factors that might affect the formulation of long-term necessity for the funds.

Another difficulty is connected with the problem of regional differentiation. Any form of socio-economic and cultural differentiation is evident in Nigeria makes it possible to assume that the cost factors that are of adult education is rather diverse. For example, the cost associated with accessing learners in rural areas may prove higher than in urban centers due to the challenges of transporting instructors and learning resources to these areas while the cost of the technology needed to support learning in urban centers may also be high. These disparities resulted in difficulty in creating a framework on a standardized cost estimation system (Adebayo & Lawal, 2019).

Thus, it can be postulated that there is the need to be able to identify these cost structure and factors for support and implementation of adult education programmes. Basic service delivery costs like construction of facilities, teachers' remuneration, and textbooks and other teaching aids are fairly hefty yet measurable while benefits which cost money elsewhere within the system or lost in the process, have a way of determining participation. Cost estimations in the Nigerian environment however are challenging due to the absence of data in some cases, inter-Regional differences and economic fluctuation. To overcome these challenges, there is need to

increase the quality of the data collected, strive to involve more stakeholders and develop region-sensitive budgeting to make the continuation of adult education in Nigeria sustainable and accessible.

3.5. Policy Implications of Applying CBA to Adult Education

The use of CBA in adult education policies for Nigeria has implications of offering positive influence disclosure on the nature of policies the country can achieve for the advancement of education for adults. In this way, by comparing systematically all the costs and benefits tied to specific kinds of adult educations, policy-makers will be prepared to make the highest quality decisions concerning the distribution of assets as well as the prioritisation of programmes. Thus, for Nigeria, where the provision of most adult education faces numerous challenges including inadequate funding and access, the CBA approach may be useful to determine which areas should attract investment. For instance, the analyses reveal that adult literacy programmes enhance employment, health and voting, and in turn enhance the knowledge of citizens and the entire nation (Bohr & Nielsen, 2020). Through expression of these advantages in terms of relative worth to the cost incurred in the programme, CBA offers sound justification to policy makers on importance of investing in adult literacy and other forms of education at national level.

To this effect, through CBA, the adult education stands to benefit through being taken through more advocacy on how it can be funded sustainably. Something else that is of considerable concern in Nigeria is that a good percentage of people have a poor perception of adult education than formal education. But research in the area of adult education shows that the returns on investment are social and economic. For instance, UNESCO (2019) opined that adult education programmes in the developing countries improve the productivity of workforce and the levels of poverty. With the help of CBA, policymakers are able to show that adult TVET needs to shape the long-term gains such as the income level, the reliance on welfare etc., the social inclusion, and so on. These findings will support advocacy by providing concrete statistics that would help call for more funding from the government, private institutions, and intergovernmental organisations. Furthermore, it can also promote accountability in that any monies planned to be spent on interventions should be spent in areas of the highest economic returns to increase the level of public budget credibility.

Thus, incorporating CBA into Nigerian national budgeting policy will take considerable further strategy and partnership. First, there is a need to train policymakers and analyst in order to have human capital required to do and understand CBA. GIZ (2022) notes that due to practical skills and resources constraints, many LMICs are likely to face several barriers to implementing CBA. Nigeria can respond to this by: Engaging and collaborating with international organisations and or academic institutions that can help in the designing of training, based on the use of CBA methodologies. Second and most importantly, sound systems for data collection are crucial when it comes to CBA. At the moment, few, inadequate and outdated facts and figures characterise the financial performance and utilisation of adult education programmes in Nigeria (World Bank, 2021). This paper recommends setting up a purpose-built computerised reference system for recording programme costs, rate of participation, and impact since these can all improve CBAs. Last, it brings stakeholders, such as educators, civil society, and community leaders, on board so that CBA results are incorporated into policy dialogue and respond to beneficiaries' needs.

Therefore, the use of CBA in the adults education system in Nigeria has policy implications. Examples of how it can change policy include proving positive social and economic outcomes of adult education, calling for sustainable funding based on the benefits and informing national/international budgeting cycles with data and knowledge transfer. If all these strategies are implemented Nigeria will be able to build a strong adult education service delivery system.

3.6. Innovative Approaches to Addressing CBA Challenges

New strategies for optimising cost benefit analysis (CBA) problems in Nigeria can be considered vital for proper funding of the adult education. One of them is the integration of mechanisms forigenous data collection where local people are involved in the process of data collection concerning CBA. Current strategies of data collection used in Nigeria face challenges such as poor infrastructure, difficulty accessing the rural areas, and outdated databases. Management by local participants like educators, community leaders, and learners helps the collection of data relevant to costs and benefits by the programme at a community level. It means that data are most likely to be credible and realistic in presenting the situation within different communities,

which stabilizes the overall quality of CBA. For example, when I explained how the technique of participatory rural appraisal (PRA) has been found to provide valid information in the context of limited resources in participating communities, Chambers (2020) supported it. Relative to other methods it is usually effective to highlight such pros in the context of adult education as improved level of civic engagement or intergenerational knowledge share that might not be so evident otherwise.

The incorporation of AI together with ML is another promising prospects for improving the CBA approach in adult education. Ed tech has the ability to analyze extensive amounts of data, pattern and even predict long-term impacts of educational interventions better than the traditional practices utilize by human experts. For instance, use of predictive analytics one can forecast the future economic outcomes of investing in adult education by using data on past literacy levels, trends of employment, as well as levels of income. An evaluation of this type can also alert policymakers on where to channel its resources for most effect. Moreover, AI can help appraise intangible values, for instance, relationship between the adult education and the health index and social inclusion (Zhang et al., 2022). This rising usage of digital innovation in Nigeria's governance and learning makes it appropriate to foster the use of AI innovation since challenges such as inadequate data privacy and unequal distribution of the needed digital resources are encountered.

Another crucial element of adult education funding is also public private partnership (PPPs) and in this case CBA insights. The fact that public funding of adult education is often limited while the need for extensive resources to support the delivery of those forms of education is tremendous, makes possible to consider PPPs as the means of filling this gap. In general, PPPs operationalise additional financial as well as technical resources from private sector stakeholders including corporations, NGOs, and philanthropic organisations. For example, companies may undertake youth literacy enhancement and poverty alleviation programmes for adults through their corporate social responsibility chest, and on the other hand, NGOs may offer professional consultancy services in conducting CBA. For instance, the Partnership for Education programme in Ghana to enhance educational relationship between the government and other parties such as NGOs successfully enhanced responsibilities for improved

education attainments of students as estimated by UNESCO (2021) Table 1. The various recommendations of this model when applied in Nigeria could assist in mitigating the problem of resource constraint in the delivery of adult education especially to the disadvantaged areas.

From this research, it is clear that best practices like using community knowledge, AI, and PPPs holds the potential to revolutionise how CBA is adopted in funding adult education in Nigeria. With regard to existing problems, and taking into account these strategies, it is possible to achieve a more effective and fair distribution of resources for improving the quality and accessibility of adult education programmes in Nigeria.

4. Conclusion

The paper has provided a current state of adult education in Nigeria (Problem state) and observed various issues and challenges which include inadequate funding, shortage of qualified teachers or facilitators, and poor structural facilities for teaching and learning. That is why these problems are superimposed by cultural attitudes that deny value to education for adults and limit access to such education, especially for women and the population of rural areas. However, there are already some established adult education programmes; the sector remains underfunded and is largely marginalized in national policy frameworks. These barriers need a forceful reform agenda to cover for funding, infrastructure, and training of right human capital. When well supported, adult education can be used as an effective tool of individual and national development, poverty eradication, literacy and social and economic mainstreaming.

Furthermore, the use of Cost-Benefit Analysis (CBA) in the case of adult education in Nigeria provides plausible recommendation for the management of resources and policies. However, some of the factors that might limit the use of the financial tool in the sector include; Limitation of Data, Lack of Technical expertise and Political Interference. Thus, if such challenges are to be addressed, enhanced investments in data systems should be made, policymakers' capacity developed, and bureaucracy reformed. More so, the implementation of CBA and accessing of funds for adult education can be boost by the use of technology and collaborations with the international organizations. CBA when incorporated into Nigeria's budgetary policies can help to inform

practices that promote optimization of adult education while championing the development of relevant goals.

5. Recommendations

The direction which cost-benefit analysis (CBA) has taken or will take in the future in adult education in Nigeria depends on specific attempts to solve the existing problems and create a stable and efficient basis for its use. Building capacity in terms of programmes and training for policy makers and analyst is essential. Some of the problems hindering the use of CBA includes: Many of the decision-makers and budget analysts in Nigeria are not technically equipped to undertaking as well as analyzing CBA. The mentioned training campaigns may help to decrease it as well as improving the abilities of stakeholders to apply CBA methodologies properly. These programmes should be devoted to the more down-to-earth issues like a choice of the data collection methods, the estimation of costs, and the evaluation of benefits accumulating over time. In addition, cooperation with foreign organizations and universities may increase the effectiveness of training and open up an opportunity to use the more sophisticated equipment.

It is just as important to strengthen the institutional frameworks to help integrate CBA into the adult education budgeting mechanisms. There must be effective provision of institutional support to guarantee order, predictability, and responsibility in regard to the use of CBA. The creation of the specialised divisions within the appropriate ministries that would be charged with the implementation of CBA into the budgeting process may be viewed as the advance as well. These units should be charged with the responsibility of coming up with standard procedures and formats of undertaking CBAs, bearing in mind that different levels of government may be involved. Also, enhanced cooperation between the different agencies and departments will require sharing of resources and thus enhance the efficiency of implementation of CBA.

Problems of a systemic nature require demand and supply side strategic recommendations. It is suggested that policy makers should pay close attention to the issue in identifying the right resources for data gathering processes because data is an essential element in any sound use of the CBA. There should also be accompanied too, attempts to redress delays arising from bureaucratic barriers in embracing evidence based systems of decision making. It is

important to develop enablers that support the policy relevance of CBA findings. Finally the stakeholders, communities and civil society organizations should be involved so that the adult education programs contain policies that can effectively address the needs of the population. Altogether these actions create the right precondition for the further reasonable and effective application of CBA in Nigeria's adult education context.

Authors note:

Damian Kehinde Adebo (PhD) is a Lecturer in the Department of Adult Education and Community Development, Faculty of Education, Ekiti State University, Nigeria. His research focuses on the cost and funding of adult education, resource allocation, and lifelong learning.

Olubunmi Adebola Olanipekun (PhD) is a Lecturer in the Department of Adult Education and Community Development, Ekiti State University, Ado-Ekiti, Nigeria. Her research interests focus on lifelong education, adult and community education, funding and resource allocation in adult education, participatory and sustainable development, gender issues, and development policy.

Richard Temitope Balogun is a postgraduate student in the Department of Adult Education and Community Development, Faculty of Education, Ekiti State University, Nigeria. His research interests include resource allocation in adult education, lifelong learning, funding of adult education, and women empowerment in rural development.

Funmilayo Esther Makanjuola is a postgraduate student in the Department of Adult Education and Community Development, Faculty of Education, Ekiti State University, Nigeria. Her research interests centre on adult education and community development.

Temitope Samuel Ajayi is a Master's student in the Department of Adult Education and Community Development, Faculty of Education, Ekiti State University, Nigeria. Her research interests include funding and resource allocation in adult education, lifelong learning, and the app

Peace Oluwayomi Faloye-Adebayo is a Master's student in the Department of Adult Education and Community Development, Faculty of Education, Ekiti State University, Nigeria. His research interests

include funding and resource allocation in adult education, lifelong learning, ICT in adul

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