



Evaluation Of Monetary Policies On Adult Literacy Programmes In Enugu State, Nigeria

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Abstract: This study evaluated the impact of monetary policies on adult literacy programmes in Enugu State, Nigeria. It was guided by two research questions and two hypotheses, employing an evaluative survey research design. The study used 54 facilitators and 1,112 adult learners across 56 literacy centers as population, with a sample of 167 participants—54 facilitators drawn through purposive sampling and 113 adult learners drawn using a cluster proportionate simple random technique (10% sampling mark). Data collection relied on a validated questionnaire, titled Evaluation of Literacy Programmes and Monetary Policies Questionnaire (ELPMPQ), with a reliability coefficient of 0.82 (0.87 and 0.76 for the clusters). Data were analyzed using mean, standard deviation, and t-test for hypothesis testing. Findings indicated that monetary policies had minimal impact on Adult Basic Education (ABE) and Health Literacy Programmes in Enugu State. Consequently, it is recommended that policymakers conduct a thorough review of monetary policies to align them with the educational and healthcare needs of the communities. Adjustments should prioritize funding allocations to enhance the effectiveness of these programmes and ensure higher impact. Addressing financial constraints will be critical in improving literacy and healthcare outcomes for adult learners in Enugu State Nigeria.

Index Term: Evaluation, Adult Basic Literacy Programmes; Monetary Policies; Health Literacy Programmes; Literacy.

1. Introduction

Literacy, as a fundamental component of human development, is linked to economic progress and social well-being. It is a well known fact that development in Nigeria have been an issue in all areas of human life in terms of financial allocation to critical areas like education. Oladimeji and Ojewole (2020) asserted that poor monetary policies have led to inadequate funding of education resulting in poor educational outcome in Nigeria. Literacy education which is an important and fundamental area of education that ensure continuous improvement in human resource development and production is not an exemption. The impact of this inadequacies of monetary policies is noticeable as revealed by Abdullahi and Muhammed (2019) that poor monetary policies have led to reduced literacy rate, increased poverty and decreased economic growth in Nigeria.

In Enugu State, efforts have been made to enhance literacy through various literacy programmes and initiatives. Inevitably, monetary policies play a vital role in shaping the developmental outcome of these

programmes in the host community. However, the monetary policies narratives in Enugu state cannot be divulged from the larger case scenarios of monetary policies on education sector in Nigeria. The cases of poor monetary policies affect the implementation of literacy programmes such as adult basic education and health literacy programmes, therefore, the need for evaluation of the programmes in Enugu State becomes a vital area for research. This will allow for a comprehensive understanding of the intersection between education and monetary policies in Enugu state Nigeria. Literacy is recognized as a potent catalyst for socio-economic advancement. It empowers individuals, enabling them to access better employment opportunities, make informed decisions, and actively participate in community development (UNESCO, 2015). Literacy is defined as the ability to understand, evaluate, use, and engage with written texts to participate in society, achieve one's goals, and develop one's knowledge and potential (National Center for Education Statistics, 2019).

In addition, literacy is the ability to identify, understand, interpret, create, communicate, and compute using printed and written materials associated with varying contexts, including home, community, and the workplace (International Literacy Association, 2015). There are different kinds of literacy programmes. Crawford (2017) identified the following literacy programmes: English as a Second Language (ESL), Family Literacy, Digital Literacy, Workplace Literacy, Community Literacy, Library-Based Literacy, Correctional Education, Financial Literacy, Adult Basic Education (ABE), Health Literacy and many more. In the context of this study, we are looking at Adult Basic Education (ABE), and Health Literacy Programmes vis-a-vis the monetary policies of Enugu state on these literacy programmes. Literacy programmes will not achieve its purpose without adequate finance, hence the need to carry out this study on monetary policies. Monetary policy is a key tool used by the governments to achieve various economic objectives, including price stability, economic growth, and employment. Monetary policies guide a nation's financial system, influencing inflation rates, interest rates, and growth generally (Iyke, 2018). The effectiveness of monetary policies can significantly affect the local economy and the financial well-being of the population. It is the tool used by the central bank, such as in open market operations, discount rates, and reserve requirements, to influence the availability and cost of money and credit in an economy with the ultimate goal of achieving specific economic objectives, such as controlling inflation, stabilizing exchange rates, and promoting economic growth" (Mishkin, 2016).

In Enugu State Nigeria, the objectives of literacy programmes are: Eradication of illiteracy; this prioritize the eradication of mass illiteracy within the shortest possible time, recognizing it as a major catalyst for national development; free universal basic education which mandate the provision and compulsory basic education for all Nigeria children, ensuring access to quality education at the primary level; developing literacy and numeracy aimed at equipping individuals with fundamental skills of reading and writing to enable them to access information to effectively participate in society; reducing drop out rate by improving relevance, quality, and efficiency of the formal school system and ensure that students stay in school until completion of the programme; catering for diverse learning needs which make provision for alternative educational approaches to cater to the learning needs of those who have interrupted their schooling, ensuring no one is left behind; instilling values and skill which aim at instilling ethical, moral and moral values as manipulative, communicative, and life skills among the citizenry; promoting national consciousness and unity which deals with national consciousness, national unity, and a sense of shared responsibility for the common good of the nation; and preparing for lifelong learning which include solid foundation for lifelong learning, equipping the people with skills and knowledge they need to adapt to the changing need of the society have been implemented to improve the literacy rate among its inhabitants. These initiatives were aimed at addressing issues such as adult illiteracy, low educational attainment, and limited access to quality health services and education. However, the impact and success of these programmes require adequate evaluation to ascertain their efficiency, accessibility and sustainability. This study was carried out to evaluate the impact of monetary policies on Adult Basic Education (ABE) Programme, and Health Literacy Programme.

Evaluation is a systematic process of assessing, appraising, or determining the quality, value, effectiveness, or significance of a programme, project, policy, product, service, or any other subject of

interest. It involves collecting, analyzing, and interpreting data or evidence to make informed judgments, draw conclusions, and provide feedback for informed decision-making, improve performance, and enhance accountability (Stufflebeam, Madaus, & Kellaghan, 2000). Evaluation is also a systematic process of assessing and making judgments about the design, implementation, and outcomes of programmes, projects, policies, or interventions to determine their effectiveness, efficiency, relevance, and impact. It involves the collection and analysis of data to provide evidence-based information for decision-making, accountability, and continuous improvement (Stufflebeam, & Shinkfield, 2007). Therefore, quality evaluation will help to enhance adult basic education programme.

Adult Basic Education (ABE) programme is an essential component of adult education designed to address the educational needs of adults with limited or low literacy skills. Kazemzadeh (2017) stated that Adult Basic Education (ABE) programme provide foundational literacy skills to adults, including reading, writing, mathematics, and other essential life skills. ABE programme aim to help adults who have low literacy levels gain functional literacy. One of the goals of Adult Basic Education (ABE) Programmes is enhancing Literacy Skills: A primary goal of ABE programmes is to improve the basic literacy skills of adult learners. Beder (2018) stated that basic literacy skills include reading comprehension, writing proficiency, and numeracy skills. Quigley (2014) noted that ABE programme aim to empower adult learners to become more self-sufficient, allowing them to perform everyday tasks that require literacy skills, such as reading instructions, filling out forms, and managing finances. ABE programmes often serve as a stepping stone for adults who wish to pursue further education. By strengthening their foundational skills, learners are better prepared to enter General Educational Development (GED) programmes or transition to college or vocational training (Goudie, 2015). ABE programmes focus on equipping learners with the skills they need to access better employment opportunities, improved literacy and numeracy skills to enhance their chances of securing and maintaining employment (Jepsen, 2016). It is critical for active participation in one's community and society. ABE programmes contribute to the development of informed and engaged citizens who can exercise their rights and responsibilities (Davies, 2018). Additionally, Devasis (2022) stated that adult basic education has three basic objectives including imparting literacy of diverse types; generating awareness on various matter/subjects; and promoting functionality. These aims and objectives of adult basic education can only be achieved with good monetary policies.

Monetary policies, particularly those related to government funding and budget allocations, can have a significant impact on Adult Basic Education (ABE) programmes in Enugu State. These programmes rely on financial support to operate effectively and provide educational opportunities to adults with low literacy skills. Murnane and Willett (2011) stated that monetary policies, which influence government budgets, determine the level of funding allocated to education programmes, including ABE. ABE programmes are often at risk of reduced funding during times of budget cuts or austerity measures. Favorable monetary policies that prioritize education spending can lead to the expansion of ABE programmes. Increased funding allows for the development of new initiatives and the ability to serve a larger number of adult learners (Beder, 2018). Adequate funding resulting from sound monetary policies can enhance the quality of ABE programmes. This includes hiring qualified instructors, developing effective curriculum, and providing resources for adult learners (Levenson & Hammer, 2011). Monetary policies influence the availability of educational materials and resources in ABE programmes. Sufficient funding can ensure that participants have access to up-to-date materials that support their learning (Cohen, 2010). Therefore, in Enugu State, poor monetary policies can affect the retention and completion rates of ABE programmes. Whereas, adequate funding may lead to improved support services, such as counseling which can help participants stay in the programmes until completion. The uncertainty of the impact of monetary policies on the implementation of adult basic literacy programme necessitated an evaluation of another important area of the literacy programmes which is health literacy programmes in this study. As important as it is, monetary policies also impact health literacy programme.

Health literacy programmes are designed to promote public health, enhance healthcare outcomes, and reduce health disparities. Health literacy programme focus on improving individuals' ability to understand and use health information to make informed decisions about their health and well-being (Pleasant, 2014). One of the goals of health literacy programmes is to improve health knowledge. DeWalt, and Hink, (2009) stated that health literacy programmes aim to enhance individuals' understanding of health-related information, including disease prevention, treatment options, and healthy lifestyle choices. Health literacy programmes seek to develop individuals' abilities to effectively communicate with healthcare providers, ask questions, and actively engage in healthcare discussions (Koh, Brach, Harris, & Parchman, 2012). Health literacy initiatives empower individuals to make informed decisions about their health, including choices related to treatment options, medical procedures, and preventive measures (Berkman, Sheridan, Donahue, Halpern, & Crotty, 2011). Continuing, Berkman et al. stated that Health literacy programmes promote access to healthcare services by helping individuals navigate the healthcare system, understand health insurance, and utilize available resources. These programmes work to reduce health disparities by ensuring that underserved populations have the skills and knowledge needed to access and benefit from healthcare services. Monetary policies can also influence the provision and sustainability of health literacy programmes, which are critical for empowering individuals to manage their health effectively. Pleasant and McKinney (2011) pointed out that Government budget decisions affected by monetary policies can determine the availability of health literacy programmes in an area. Adequate funding driven by favorable monetary policies can enable health literacy programmes to reach a wider audience. This includes expanding outreach efforts, creating culturally sensitive materials, and conducting health education campaigns (Parnell et al., 2018). The quality of health information provided by health literacy programmes can be impacted by available funding. Sufficient resources allow for the development of accurate and clear health materials that are easier for participants to understand (Seligman et al., 2007). Monetary policies can indirectly affect access to healthcare services by influencing health literacy programmes. When well-funded, these programmes can better educate individuals about healthcare access and navigation (Koh et al., 2012). The sustainability of health literacy programmes can be linked to the consistency of funding as guided by monetary policies. Programmes with dependable funding sources are more likely to continue providing services (Paasche-Orlow et al., 2006). In Enugu State, insufficient funding may lead to a limited number of health literacy programmes and services. This may lead to spread of communicable disease, increase death rate and affect the general wellbeing of the State. Hence, the need for the evaluation of literacy programmes and monetary policies in Enugu State.

Therefore, monetary policies have a substantial impact on the availability, quality, and effectiveness of both Adult Basic Education (ABE) and Health Literacy programmes. Poor monetary policies in Enugu State affects the implementation of adult basic literacy programmes because it increases the rate of illiteracy, it makes the programme uninteresting and leads to unsustainability of the programme. The RISE Nigeria team believes that increased deliberative dialogue between government officials and local education stakeholders can help overcome political barriers to effective policy implementation in the education sector. RISE Education Summits have now been held in three Nigerian states to test this hypothesis—a forthcoming working paper will detail findings on whether and how these summits impacted attitudes of stakeholders and government officials and/or implementation of government policies (RISE, 2021).

Again, it affects health literacy programmes in no small measure because it will decrease health knowledge, it will increase the spread of diseases, and affect the general wellbeing of the State. On the other hand, adequate funding resulting from sound monetary policies can enhance the accessibility and outcomes of these critical educational initiatives. With sound the health workers will not demand registration fees from patients despite claim by the state government that they were running FMCH (Blueprint, 2025). This enrolment fees allegedly cover opening of folder, cards and prenatal laboratory tests such as hepatitis, genotype and malaria, blood group, HIV, sphilis, routine drugs, others. Hence, evaluation of literacy programmes and monetary policies in Enugu State. But in the Enugu State, Nigeria, the government was said to have implemented various monetary policies aimed at supporting health literacy programmes and adult

basic literacy initiatives. These policies are intended to ensure adequate funding, efficient resource allocation, and the overall enhancement of educational infrastructure and learning outcomes for adults. Ideally, such support would lead to significant improvements in literacy rates and health awareness among the adult population, fostering a more informed and healthy society.

However, in Enugu State, despite the existence of these monetary policies, the Adult Basic Education (ABE) Programme and the Health Literacy Programme continue to face numerous challenges. These include insufficient funding, misapplication of resources, inadequate infrastructure, and a lack of trained personnel. As a result, the effectiveness of these programmes is severely compromised, with many adults remaining illiterate and lacking essential health knowledge. This discrepancy indicates a potential gap between the intended outcomes of monetary policies and their actual impact on adult literacy programmes. Therefore, the problem of this study is to evaluate the monetary policies on adult literacy programmes in Enugu State, Nigeria. Hence, this study aims to evaluate the impact of monetary policies on adult literacy initiatives in Enugu State by focusing on two key areas: the Adult Basic Education (ABE) Programme and the Health Literacy Programme. Specifically, it seeks to determine how monetary policies have influenced the implementation, accessibility, and outcomes of these programmes. To achieve these objectives, two research questions were posed, focused on the key areas of the study: what is the impact of monetary policies on the Adult Basic Education (ABE) and the health Programmes in Enugu State? Additionally, the study investigates whether differences exist between facilitators' and adult learners' perceptions regarding the effectiveness of these policies using two null hypotheses tested at 0.05 level of significance as to determine whether difference exist between their mean ratings on the Adult Basic Education (ABE) and health literacy Programme in Enugu State Nigeria.

2. Research methodology

The general purpose of the study was to evaluate the impact of monetary policies on adult literacy programmes in Enugu State Nigeria. The study adopted evaluative survey research design. An evaluative survey is a research method designed used to assess and evaluate the effectiveness, impact, or performance of a specific programme, policy, intervention, product, or service. It involves the systematic collection of data and feedback from the respondents to measure the success or determine areas for improvement in the subject been evaluated (Rossi, Lipsey, & Freeman, 2004). The design was adopted for this study because it will help in the evaluation of monetary policies on adult literacy programmes in Enugu State Nigeria. The study was carried out in Enugu State because of the presence of these programmes, that is ABE, literacy programme and health literacy programme. Hence, the area was chosen to determine the impact monetary policies has on the programmes in State. The population of the study comprised 54 facilitators and 1,112 adult learners from 56 adult literacy centres in Enugu State. The entire population of the facilitators were purposively drawn due to its manageable size while the adult learners were drawn using cluster proportionate simple random sampling technique by adopting 10% to draw samples from each cluster in the three senatorial districts of Enugu West, East and North. The West having 17 literacy centers with population of 367, East having 19 literacy centers with a population of 375 and North with 20 literacy centers with a population of 370. Drawing 10% proportionately from each cluster gives 38, 38, and 37 for West, East and North respectively. Hence, the sample size for the study is 167 respondents comprising facilitators and adult learners. The instrument used for data collection was a questionnaire titled Evaluation of Literacy Programmes and monetary policies Questionnaire (ELPMPQ). To determine the validity of the instrument the questionnaire was face validated by three experts. Two from the Department of Continuing Education and Development Studies and one from Measurement and Evaluation unit of the Department of Science Education, all from University of Nigeria, to ascertain the relevance of the instrument and its appropriateness for the study. After thorough assessment, the validators recommended that some items should be removed or recasted. The correction made was used to draft the final copy of the instrument. The instrument was based on a four-point rating scale of Very High Impact (VHI), High Impact (HI), Low Impact (LI) and Very Low Impact (VLI). The rating scale was based on the value of 4, 3, 2, and 1 point respectively. The reliability of the instrument was tested by administering ten

copies of the questionnaire on 10 respondents that are not part of the sampled population for the study. The reliability coefficient values of 0.87, and 0.76 was obtained using Cronbach Alpha Statistical tool. Therefore, the overall reliability of 0.82 showed that the instrument was reliable. The data were collected solely by the researchers using on the spot approach which resulted 100% rate of return that equals 167. The data were analysed using mean and standard deviation to answer the research questions and t-test statistics to test the null hypotheses. More so, real limit of numbers was used for decision rule for the research questions as follows: Very High Impact (VHI) = 4.00-3.50; High Impact (HI) = 3.49-2.50; Low Impact (LI) = 2.49-1.50 and Very Low Impact (VLI) =1.49-1.00 respectively. The hypotheses were tested at a ($P > 0.05$) level of significance using t-test.

3. Results

Research Question One: What are the impacts of monetary policies on Adult Basic Education (ABE) Programme in Enugu State?

Table 1:

Mean Ratings on the Impact of Monetary Policies on Adult Basic Education (ABE) Programme

S/n	item statement	mean	SD	Decision
1.	Improving facilitators remuneration	3.00	.55	HI
2.	Building more literacy centers in more Communities	2.25	.36	LI
3.	Upgrading facilitators qualification	2.31	.78	LI
4.	Designing effective curriculum for quality Programme	2.28	.46	LI
5.	Enhancing completion rates of the adult learners	2.11	1.06	LI
6.	Providing quality educational materials in literacy centers	2.17	.96	LI
Grand mean		2.35	.69	LI

VHI=Very High Impact:4.00-3.50, HI=High Impact:3.49-2.50, LI=Low Impact:2.49-1.50, VLI=Very Low Impact:1.49-1.00.

Table 1 revealed the mean ratings on the impact of monetary policies on Adult Basic Education (ABE) Programme. The table showed that the respondents respond to all the items with a mean range of 2.11 to 2.35 except item 1 which has mean score of 3.00. Therefore, the grand mean score of 2.35 revealed that monetary policies has low impact (LI) on Adult Basic Education (ABE) Programme in Enugu State.

Research Question Two: What are the impacts of monetary policies on Health Literacy Programme in Enugu State

Table 2:

Mean Ratings on the Impact of Monetary Policies on Health Literacy Programme

s/n	Item Statement	Mean	SD	Decision
7	Providing sufficient community health centers	2.41	.46	LI
8	Enhancing the availability of community health facilitators	3.42	.75	HI
9	Providing quality health Programme for improving community health	2.71	.91	HI
10	Providing qualified health personnel	1.71	.46	LI
11	Creating access to health care facilities	2.31	.46	LI
12	Enhancing sustainability of health literacy programmes funding	2.42	.93	LI
13	Sustaining adequate supply of drugs.	2.40	.55	LI
Grand mean		2.48	.64	LI

VHI=Very High Impact:4.00-3.50, HI=High Impact:3.49-2.50, LI=Low Impact:2.49-1.50, VLI=Very Low Impact:1.49-1.00. Table 2 showed the mean ratings on the impact of monetary policies on Health Literacy Programme. The respondents respond with low impact on items 7, 10, 11, 12, and 13, with a mean range of 2.42-1.71. Also, the respondents made a high impact response on item 8 and 9 with a mean score of 3.42 and 2.71 respectively. Therefore, the grand mean score of 2.48 revealed that monetary policies impacted low on Health Literacy Programme in Enugu State

Test of Hypotheses

Table 3:

Summary of t-test on the Mean Ratings Of Respondents on the Impact of Monetary Policies on Adult Basic Education (ABE) Programme in Enugu State, Nigeria

Group	Number	Mean	SD	df	t-cal	Sig. (2-tail)
Facilitators	54	2.89	.61	165	0.54	0.58
Adult Learners	113	2.18	.61			

The above table revealed that there is no significant difference between the mean ratings of facilitator and Adult learners on the impact of monetary policies on Adult Basic Education (ABE) Programme in Enugu State. $t\text{-cal} = 0.54$, $p = .58$. Since the probability value of 0.54 is greater than 0.05 level of significance, the null hypothesis was accepted

Table 4:

Summary of t-test on the mean ratings of male and female facilitators on impact of monetary policies on Health Literacy Programme in Enugu State.

Group	Number	Mean	SD	df	t-cal	Sig (2-tailed)
Facilitators	54	3.45	.84	165	1.03	0.27
Adult Learners	113	3.35	.88			

The above table revealed that there is no significant difference between the mean ratings of facilitators and Adult learners on the impact of monetary policies on Health Literacy Programme in Enugu State. $t\text{-cal} = 1.03$, $p = .27$. Since the probability value of 0.27 is greater than 0.05 level of significance, the null hypothesis was not rejected.

4. Discussion of Findings

4.1 Impact of monetary policies on Adult Basic Education (ABE) Programme

Finding of the study revealed that monetary policies have impacted low on Adult Basic Education (ABE) Programme in Enugu State. Some of the key indicators in which the monetary policies have impacted low on the ABE Programme in Enugu State is through funding allocation. Government budget decisions influenced by monetary policies determine the financial resources available to support ABE initiatives. When funding is limited or constrained due to economic policies, ABE programmes face challenges in maintaining quality education, hiring qualified instructors, and providing necessary learning materials (Beder, 2018). Favorable monetary policies can lead to the expansion of the ABE Programme. Adequate funding resulting from sound monetary policies enables the development of new initiatives and the ability to serve a larger number of adult learners. Conversely, when economic conditions result in budget cuts, the capacity of ABE programmes to reach and enroll new learners may be diminished (Beder, 2018). Adequate funding resulting from favorable monetary policies has a direct impact on the quality of education provided through ABE programmes. This encompasses the employing of well-qualified instructors, the developing effective curriculum, and accessing resources that enhance the learning experience of adult learners (Levenson & Hammer, 2011). But the findings from the study show that due to poor monetary policy of the state, the impact on ABE programme is low.

Monetary policies that influence better funding levels determine the availability of educational materials and resources in ABE programmes. Adequate funding ensures that participants have access to up-to-date materials that support their learning and facilitate their educational progress (Cohen et al., 2010). Adequate funding as a result of sound monetary policies can lead to improved support services in ABE programmes. These services may include counseling, childcare, and transportation support, which help participants stay in the programme until completion. Such support services are particularly critical for adult learners facing socio-economic challenges (Desjardins et al., 2018). Since the impact of monetary policies on the ABE Programme in Enugu State is low. Sound monetary policies that prioritize education funding contribute to the expansion, enhance quality, and effectiveness of ABE programmes are absent as a result of budget cuts resulting from less favorable monetary policies hindering programme's reach and quality.

4.2. Impact of monetary policies on Health Literacy Programme

Finding from the study further revealed that monetary policies impacted on Health Literacy Programme in Enugu State is low. Monetary policies, particularly those related to government funding and budget allocations, significantly impacted the availability of health literacy programmes in Enugu State. Insufficient funding resulting from less favorable monetary policies limit the number of health literacy programmes and services available to the community. This, in turn, affects the accessibility of essential health information and education (Pleasant & McKinney, 2011). Adequate funding driven by favorable monetary policies can enable health literacy programmes to reach a broader audience. This includes expanding outreach efforts, creating culturally sensitive materials, and conducting health education campaigns. However, less favorable monetary policies can hinder these expansion efforts, limiting the reach of health literacy programmes (Parnell et al., 2018). The quality of health information provided by health literacy programs can be impacted by the availability of resources influenced by monetary policies. Sound monetary policies that prioritize education and health funding can lead to the development of accurate and clear health materials that are easier for participants to understand. In contrast, limited funding may result in the production of lower-quality health materials (Seligman et al., 2007).

Monetary policies indirectly influence access to healthcare services by shaping health literacy programmes. Well-funded health literacy programmes are better equipped to educate individuals about healthcare access and navigation, ensuring that they can make informed healthcare decisions (Koh et al., 2012). The sustainability of health literacy programmes in Enugu State can be linked to the consistency of funding as guided by monetary policies. Programmes with dependable funding sources are more likely to

continue providing services, while those dependent on insufficient funding may face challenges in sustaining their efforts (Paasche-Orlow et al., 2006). The findings of this study underscore the critical role of funding and financial decisions in shaping the delivery of healthcare information and services to the community, emphasizing the need for informed and supportive policy choices that prioritize health literacy in Enugu State.

5. Conclusion

Monetary policies play a critical role in shaping the success or failure of literacy campaigns and other educational initiatives. In the context of Enugu State, the findings of this study reveal that existing monetary policies have had a minimal positive impact on both the Adult Basic Education (ABE) Programme and the Health Literacy Programme. This limited impact suggests a disconnect between policy formulation and the practical needs of these adult education programmes. Without adequate funding, resource allocation, and supportive infrastructure, the effectiveness of such programmes remains significantly compromised. Therefore, there is an urgent need for the development and implementation of pragmatic and context-sensitive monetary policies that prioritize the funding and sustainability of ABE and Health Literacy Programmes. These policies must be tailored to address the unique challenges faced by adult learners and facilitators in Enugu State, ensuring that literacy and health education initiatives can meaningfully contribute to personal empowerment, community development, and overall social advancement.

6. Recommendation

Based on the findings of the study, it was recommended that:

1. Policymakers should conduct a comprehensive review of monetary policies for improved support and sustainability of ABE and Health literacy programmes in Enugu State. They should also consider adjusting monetary policies for continuous prioritization in term of funding for ABE and Health Literacy Programs, especially during economic downturns or budget planning and cuts.
2. Policy makers should create a dedicated and stable source of funding for ABE and Health Literacy Programmes to ensure their long-term sustainability. They should develop a funding model that considers the unique needs and challenges of these programmes, taking into account factors like inflation and population growth.

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