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Policy Options for Effective Financing of University Education in Nigeria: An International Comparison Approach

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Abstract

The debate about the task of financing education in general and universities in particular has continued to generate serious concern among stakeholders all over the world; and more specifically for developing countries like Nigeria. Despite various efforts in the country by successive governments at initiating policies that could enhance effective financing of the sector, there seems to be no significant improvement over the past decades. Adequate funding of universities is often believed to be one of the strong means for increasing the stock of human capital that is needed by a country for successful economic growth and development. However, in Nigeria, the problem of financing education in general and university education in particular is severe. For a long time now, the sector has contended with the challenges of inadequate funding by the government and other organizations. The problem of insufficient funding of universities is further complicated by the rising social and economic burden confronting the government in the face of declining economic fortunes and inflation-ridden education budget. This development has serious implication for university product quality and national output. The study is intended to advocate for globally effective policies that would improve education funding in Nigeria.

Keywords: University Education, policy options, Effective financing, Policies, Enrolment.

Introduction

The problem regarding the task of financing education in general and University education in particular, has continued and may continue to generate hypertensive concern to successive governments all over the world, and more pathetically for low income economies (most of which are in Sub-Sahara Africa). Despite various efforts by successive governments in the different countries at initiating policies that could enhance effective financing of the sector, there seems to have been no significant improvement over the past decades as the sector still battles with the problem of inadequate funding. The underfunding of the system has the capacity to retard the expected socio-economic development of the country. Both public and professional outcries on the comparatively dwindling funding of educational institutions continue to rise. Consistent complaints by public education operators and other stakeholders which are manifested in the form of strikes and other protests has characterised the system in recent years. While educational operators and managers continue to decry the poor funding situation facing the educational system, the government on the other

hand are demanding from the educational managers a more efficient ways of utilising the available funds as well as sourcing a diversified means of generating additional income to support the government in the face of adverse economic conditions visa-a-vis other competing macroeconomic demands facing the country.

In Nigeria, university education has expanded rapidly over the past few years, increasing from about 43 in 2000, to 124 in 2012. It then increased to 141 in 2015 with 40, Federal; 40 State; and 61 private universities respectively. Similarly, according to available statistics, students enrolment in Nigeria universities increased from about 1.04 million in 2010 to approximately 1.7 million in 2013 ((Isuku and Emunemu, 2012; Shu'ara 2012; and www.myschoolgist.com.ng/nig/list-of-accredited-universities-in-nigeria July, 2016). Interestingly, Nigeria is one of the countries with the largest concentration of illiterates in the world, i.e., the E-9 countries of UNESCO initiative launched in 1993 (see Sanyal and Martin 2013). With the increasing number of primary and secondary graduates, there seems to be a continuous pre sure to expand university education

system in the country, Undoubtedly, the increase in the general demand for university education as well as the rapid expansion of the university system in the country, has serious implication for adequate university funding. This is more worrisome at a time when the country is facing declining oil revenue which is the most important source of the country's income. Thus, the rapid expansion of the system and the increase in the number of students demanding for university education imposes a serious challenge to sustainable financing of university education in Nigeria. The need to formulate relevant policies and programme that will enhance effective and sustainable financing of university education therefore cannot be over emphasized.

University Growth and enrolment in Nigeria

The Nigerian university system is one characterised with continuous growth and expansion both in terms of number and student enrolment. According to Isuku and Emunemu, (2012), University in Nigeria has grown rapidly over the past 40 years from just six (6) universities in 1970 to about 120 in 2012. By 2015, the number of universities in the country reached about 141 comprising both the public and privately financed universities. This growth in university education is premised on the continuous global recognition accorded to university education as a major catalyst for social, economic and technological development of the country

Since the mid-forties, Nigeria university education system has grown drastically both in number and in terms of enrolment figures. According to Isuku and Emunemu (2012) there is consistent increase in the growth of university education since the past five decades. Similarly the number of students equally increased from a little above one thousand students in 1960, to 950,000 in 2012, and over 1.7million in 2014 (see wenr.wes.org/203/467/an_overview-of-education-in-Nigeria retrieved 3/6/2016) This growth and high demand for university education is presumed on the individual students and parents' belief that university education has the potential to transform the socio-economic status of the recipients. The government on the other hand, sees university education as a means to increasing the productive capacity of the country and invariably enhance the general wellbeing of the citizens through the stock of

high level manpower available to it.

However, university education all over the world is a capital-intensive project that requires a quantum of heavy funding to be able to achieve its specific function of teaching, research and community service among other responsibilities of being a major player in the transformation of the society at large. The university sector has contended with the challenges of inadequate funding by the government and other organizations. The problem of inadequate funding of universities is further complicated by the rising social and economic burden confronting the government in the face of declining economic fortunes and inflation-riding education budget. Moreover, the global financial crises most severely faced particularly by developing countries in the midst of other numerous equally very demanding internal socio-economic needs has necessitated the need to source for other means of improving the financial base of the university system in order to sustain the development of the system. With a rising trend in university enrolment, as shown in table 1, and the inability of public funds to keep pace with the expansion, there is a move from complete public dependence to private and other means of financing university education in this 21st century

Cost of University Education: A Cross-Country comparison.

Cost of university education refers to the monetary outlay available to the educational system of a country in an attempt to provide educational services to the citizens. The cost here do not refer to opportunity cost rather it involves the financial/expenditure incurred by the government in the course of providing an educational service (in this case, university education). Cost here also refers to the average cost and not necessarily total cost. It is the cost to the institution in the course of delivering a year of university education to a student (Osasana, 2012). According to Osasana (2012), this cost is arrived at by aggregating the amortised cost of all physical facilities; i.e. furniture, building and equipment on one hand, and wage bills paid to academic and non-academic staff, overhead costs on relatively non-durable teaching materials, general cleaning, repairs and maintenance, vehicle running expenses, expenses on infrastructure facilities such as roads, water, electricity, on research activities, library books

and journals, administrative expenses, and provision of staff retirement benefits. However, the cost of physical facilities such as furniture and equipment was determined by amortising for a period of 5 years, while that of building was determined by amortising for a period of 25 years.

Over the years, different research reports revealed that the unit cost of university education in Nigeria was increasing persistently. For instance, Longe (1992) found unit cost of university education in Nigeria to be N33, 000; while the National Universities Commission NUC (1996) puts unit cost of university education in Nigeria to be N100,000. In 2000, unit cost of university education stood at N164, 957 and rose to N169, 211 in 2006 (Osasana 2012). This continuous rise in the cost of university education underscores the need to pay serious attention to the funding of the system while also finding ways of improving control over the cost of university education in order to provide quality education to the growing number of university students in the country.

However, higher per unit cost and increased university enrolment particularly in developing countries like Nigeria, has driven up the overall cost of university education in recent years thereby straining government finances to the threshold. This has caused a shift in attention from the insufficient public support of universities to the private sector represented by household, businesses, non-governmental Organisations Philanthropists, etc. towards greater participation and responsibility in the funding of

university education. According to Bollag, 2007, these cost sharing models takes a number of forms including: tuition fees paid by students and parents, fees and royalties earned through university-industry collaborations, alumni and other philanthropists donations. With continue declining or and dwindling financial inflow from the government, developing countries like Nigeria, need to find ways of improving the financial base of the university system as well as finding a more efficient of managing the cost of the university system.

The cost of university education varies from country to country. In some cases, the average/unit cost of production varies even within the same country and institutions depending on the type of programme provided in the institutions. In Nigeria, cost of university education also varies substantially. However, government institutions cost much less to the individual students than the privately owned institutions because they, the public universities are tuition-free in Nigeria. As revealed from the research report of Iyiomu and Olayiwola, (2014), government expenditure (which the researchers referred to as social unit cost) on university education in Nigeria, averaged between 77% - 98% of the total university costs, while private unit expenditure range from between 2.5% lowest to about 23% in the six federal universities sampled in southwest Nigeria. Table 2 shows current estimate of fees paid by some selected public universities in Nigeria.

Table 1: Estimates of Undergraduate fees in some selected federal universities in Nigeria (N'000)

Universities	Maximum fees (Fresh students)	Minimum fees (Returning students)
Ibadan	N50, 000	N20, 000
Benin	N45, 000	N15, 000
Ife	N55, 000	N15, 000
Nsukka	N50, 000	N20, 000
Lagos	N50, 000	N15,000
Zaria	N23, 000	Na
Kano	N16, 000	Na

Source: www.nairaland.com/554035/tuition-fees-public-universities-nigeria3

Table 1 shows the estimated average payment made by students in some selected Nigerian federal universities in Nigeria. Although the available data are estimates, most Nigerian public universities are

known to be heavily subsidised. Direct government grants from allocations to the National Universities Commission (NUC) and other government financing bodies such as Education Trust Fund (ETF) and

Tertiary Education Trust Fund (TETFUND) are the major financiers of the university education system in Nigeria. Students' fees of whatever type, are usually not significant enough to in anyway upset the cost of university education in the country. The table showed most of the universities in the southern part of the country paying relatively N50, 000 at the maximum and N15,000 minimum. When compared with some other top universities in the world, fees payment in Nigeria pales into insignificance. Table show the fees paid some select top-class universities in the world particularly the United States of America and the United Kingdom

full accreditation status, have a set of unit cost value that is referred to as Expected cost. The observed costs on the other hand, are those costs reflecting the situation on ground regardless of the accreditation status as shown in table 3. The table reflects the average unit cost of university education in Nigeria across the different disciplines as compared with some other top universities around the world. The numerous public benefits of university education continue to justify public support for government investment in the system despite other competing priorities such as healthcare, primary and secondary education, and infrastructural development among others.

As stated by Okebukola (2014), programmes with

Table 2: Observed and Expected Unit Cost per student in Nigeria Universities by Discipline (2012)

Discipline	Observed Unit cost (N)	Expected Unit Cost (N)
Administration	525,000	719,250
Arts	555,000	760,350
Agriculture	690,000	945,300
Education	555,000	760,350
Engineering	645,000	883,650
Environmental Sciences	735,000	1,006,950
Social Sciences	549,000	752,130
Sciences	615,000	842,550
Medicine	906,000	1,241,220
Pharmacy	735,000	1,006,950
Vet. Medicine	735,000	1,006,950

Source: Okebukola, 2014 www.cvcnigeria.org/download. Retrieved 21/09/2016

As expected, the medical related disciplines are more expensive when compared with other areas in the university system. Administration, Arts and Education disciplines has the lowest Observed and Expected Unit cost. Whichever case however, the amount spent per student in the various disciplines annually is by far less than that paid by students in the various universities in Nigeria (table 2). The pure medical programmes cost more than 1million naira per student in Nigerian University. It is doubtful if any

Nigerian student studying medicine pays as much as this amount per annum even in private university in the country. The unit cost incurred in the production of a typical science student as shown in the table N842,550. The concentration on the expected unit cost is based on the fact that most of the programmes operated in most of the government universities are presumed to be fully or partially accredited by the National Universities Commission.

Table 3: Fees paid by undergraduates in some world Top Universities

University	Amount in dollar	Naira equivalent at N400 exchange rate
MIT	\$46,704	N 18, 681, 600.00
Harvard	\$45, 276	N 18, 110,400.00
Stanford	\$45,729	N 18, 291,600.00
Caltech	\$43,710	N 17, 484,000.00
Oxford	\$33,045	N 13, 218,000.00
Cambridge	\$43,710	N 17, 484,000.00

Source: www.topuniversities.com/students-info/students-finance/how-much-does-it-cost.

Retrieved 21/9/2016

In Table 3, it is obvious that most of the highly influential universities in the US and UK pay as high as 46,000 dollars or above. It is important to note that these fees are those paid by the citizens of the country where these universities are domicile, while non-citizens pay higher fees in order to get university education in these schools. In the current naira equivalent of N400 to a dollar, this amounts to about to N18.6 million naira annually to be paid by student who wishes to acquire university education from such schools.. Clearly, it would be difficult or even impossible for the average Nigerian to pay such amount in any Nigerian University even in the privately owned universities.

In Nigeria however, the cost of providing university

education is mainly borne by the government, although students or their parents also defray some of the cost of university education through personal expenditure. The social cost of university education in the country is equally high depending on the type of programme being operated. For instance, science and engineering programmes are usually more costly than Arts and sciences programmes (See Oyetakin and Olayiwola 2014). Nevertheless, several researchers have presented different average cost schedule in the course of training a university student annually in Nigeria (See Osasana, 2012). As already discussed inter-alia, table 4 shows the expected and observed cost differential in Nigeria universities as stated by Okebukola (2014).

Table 4: Current financial Status of Nigeria Education System

Year	Annual Budget (N trillion)	Budgetary Allocation to Education (N billion)	% Allocation to Education
2010	4,07	249, 08	6.42
2011	4,48	306, 30	6.83
2012	4,74	400, 15	8.43
2013	4, 92	426, 53	8.70
2014	4, 69	493, 00	10.6
2015	4, 40	392, 20	8.9

Source: Central Bank Statistical bulletin 2015

Table 4 show the financial status of education sector in Nigeria between the periods 2010 -2015. The percentage allocated to the sector in 2010 was 6.42 while it rose to 8.43 percent in 2012. The highest percentage allocated to education during the 6 years analyses period was in 2014 when it rose to 10.6. It is already been argued by many researchers that the amount of money made available for educational development in the country is highly inadequate to meet the very high demand for the educational system in Nigeria.

The work of Isuku and Emunemu (2012) showed the analyses of government allocation to university education from the total education budget in Nigeria

from 2005 to 2009. The research revealed that allocation to the sector in 2005 stood at 48.5% of the total education budget and rose by margin to 50%t in the succeeding year 2006. In 2009, the allocation to university sector alone exceeded the entire education budget by over 70% increases. The increase may be due to other budgetary appropriations as well as other grants from other government grant releasing agencies. Despite the observed increase, the agitation over the insufficient funding of the entire education system in the country.

Some Challenges facing University Financing in Nigeria.

The University education system in Nigeria is faced

with overwhelming financial challenges which have the capacity to constraint its development and subsequently limit the stock of manpower needed for economic development. Some of the challenges confronting the effective financing of university education in Nigeria include:

- 1 Slow/weak economy thereby leading to poor access to reasonable finance that can be deployed to critical area like the education sector.
- 2 Prevalence of a burgeon youth population of university age leading to continuous demand for university education with its financial implication for university resources and facilities needs
- 3 Poor internal revenue generation drive mechanism and initiative leading to over reliance on government grants by universities
- 4 System inefficiency: this is another important challenge facing the university system in Nigeria. There seems to be incidence of wastage or misplaced priorities in the Nigeria universities. Issues relating to teaching and research are often given less attention in favour of non-academic activities thereby starving the most critical needs of the university system of the needed funds
- 5 Reluctance of the organised private sectors to support the university system because it does not provide immediate profits for the profit-seeking business organisations.

Suggested Policy Options for Effective Financing of the University System in Nigeria

1 Policy of public private Partnership: The private sector is an important partner in the Socio-economic development of the society. Formulating relevant policies that would improve effective private public-private partnership in the financing of university education would help to raise the needed fund for university system in the country. The United States, United Kingdom, Latin American countries, Middle East and New Zealand have been heavily involved in partnership with the private sector in the area of input supply to institutions. Specifically, in some Middle East countries for instance, private

sectors have been involved in the design, management and implementation of curriculum in publicly finance institution. In the USA and the UK, government finances- institution are managed by the private sector by providing direct resource input. This policy helps to reduce the financial burden on government (the World Bank 2007). The Latin American countries involved in PPP include Chile, Columbia, Brazil and the Republic of Venezuela.

2 Exploring the policy of Cost- Sharing: The increasing sense of austerity with the Universities of most countries and heightened appreciation of other non- government revenues source necessitate the concept of cost sharing. Cost sharing reverse to a shift of cost burden from the exclusive reliance of government or tax payers to some form of financial reliance on parent /student either in the form of tuition fees or user charges. Cost-sharing involved both government taxation of organisation, parent, students and institutional donors. Parent can share part of the cost through their current earning, while student can share part of the cost through vacation earning, or loans, which can be paid back after graduation other partner in the cost sharing models are individual or institutions. These parties in the donor institutions contribution could be to both improve the qualities of the University and thus help to reduce parent/student financial bodies. Cost-Sharing policy is prevalent in countries as the USA, the UK, Australia, Russia, India and China among others. The cost-Sharing model is more suitable in countries with limited tax base.

3. Exploring the Economies of size option: Economies of size or economies of scale as it is called in most cases involve taking the advantage of technological advancement to produce more at a cheaper average/unit cost. The larger the pool of students produced at university, the cheaper the cost per student thereby helping to lessen the overall cost burden on public financial resources. A typical example of the economies of scale policy is increasing class-size. This could help to reduce per student expenditure in the universities. Japan and South Korea are major implementers of this policy of the economies of scale policy of cost control in education (Isuku, 2011)

4 **Raising the level of taxes to increase the finances of government:** Increased taxes will invariably provide a justification to commit more public financial resources to university education and other levels of education in the country. This policy will help to keep per student expenditure constant.. This however has implication to poor countries where underground businesses are not taxed.

5 **Building centres for private donations or endowment for universities:** This method is common in the MENA countries. These are countries of Middle East and Arab countries.

Conclusion

The problem of financing university education in the face of other compelling social-economic challenges and unfavourable economic conditions demands that relevant policies to improve university education financing be sourced. There is need for the government to raise sizeable funds for the university system by diversifying its revenue generation via the various policy options that has been raised in this paper among other available models that can be applied to improve the sector. Without adequate financing of the sector, it will be difficult for the university system to fully play its role of providing the needed quality manpower that is required to drive the Nigeria economy into the competitive 21st century world of knowledge and innovation. Raising government budgets, alumni, philanthropists and other donor support could go a long way in helping to improve university finances in the country

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