FINANCIAL SOLUTIONS TO EDUCATIONAL CRISIS IN NIGERIA

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ABSTRACT
Educational financing is the provision of money necessary to finance to totality of other, resource inputs required in an education system to achieve its objectives maximally. Adequate financial input is crucial to the success of any system of education. Recently, however, it is acknowledge that education is not a purely public good provided by public school but rather financing of education should be concerned with private education as well as non-formal education. Education financing in a country is properly established when the level of provision of educational service is adequate, when the educational resources are efficiently and timely distributed, and when the distribution of educational resources is equitable. This paper examines the crisis in educational system. Problems of financing education in Nigeria, conclusion and suggested possible solutions.

INTRODUCTION
Since the attainment of political independence in the 1950s and early 1960s, it has been the professed desire of many of the leaders of the developing African nations to combat the factors that have constituted a bottleneck to the economic growth and development of their respective countries. One of the areas that has received added attention is education. It is generally believed in all developing African countries that education is the key that unlocks all the forces of economic growth and development. The availability of a body of research stressing the importance of education, coupled with the experience from the developing nations which shows that as an economy grows larger and more complex so does the desire for high-level manpower which education makes possible. It is not surprising, therefore, that
Africa, which could best be described as a late-comer in modern education, is devoting a very high proportion of government expenditures to education.

When the issue of Nigeria educational system today is raised, the first sets of thoughts that comes to mind are: decline in standards, deterioration of facilities, examination malpractices, mass promotion syndrome and the like before any other thing else. This calls for an in-depth study and analysis aimed at enlightening each and every stakeholders in the education system on how their actions and inactions have individually and collectively contributed to the collapsing state of education in Nigeria.

In recent time, the demand for popular education is so high because education is not only an investment in human capital, but also a pre-requisite as well as a correlated economic, development (Adeyomo 2000). The belief that education is an engine of growth rests on the quality and quality of education in any country. The National Policy on Education (2004) explicitly states that education is a government affairs in which free education is to be provided by the government at all levels when and practicable. The public sector is the major provider and financier of Education in Nigeria since it took over most of the schools in the country from primary to tertiary level in the mid 70s. This was based on the assumption that it is only the government that can effectively provide education appropriately given the externalities associated with it.

**CRISIS IN THE EDUCATIONAL SYSTEM**

Education is widely accepted as a major instrument for promoting socio-economic, political and cultural development in Nigeria. But inspite of this high value importance of education, problems are bound in the actualization of the goals of education in Nigeria.

The Nigerian educational system is faced with a number of problems which include:

1. Poor preparation and malpractices
2. Exploitation and Educational Standard
3. Orientation and Educational standard
4. Poor parenting/Guidance
5. Poverty and fall in standard
6. Lack of access
7. Poor funding
8. Low Discipline

1. Poor Preparation and Malpractices.

Experts in the educational sector have been able to identify examination malpractices with poor preparation of students for an examination, and lack of self confidence: In view of the rising cost of education (School fees, enrolment fee, cost of books and other materials) students and even parents will not ordinarily wait to be held back by any deficit, hence will go to any length to ensure success.

2. Exploitation and Educational standard

A close assessment of activities in schools have revealed that, students are made to suffer undue amount of exploitation by school heads at both private and public schools in the name of enrolment fees and assurance of success in their examination and this they do in collaboration with the ministry officials who are suppose to inspect and monitor activities in school to ensure standard compliance. All this lowered academic abilities of students.

3. Orientation and Educational Standard

In view of the prevalence of examination malpractices and other related irregularities in schools at all levels this day, the interest and habit of reading, procurement of books and other skills development material have drastically dwindled among a number of students. This trend is also observed to have close relationship with rising sexual promiscuity among students.

4. Poor parenting/Guardians

Parenting entails caring, protecting, guidance provision of basic needs for a child up keep in order for him/her to be properly equipped to meet with the challenges of life, in accordance with the laws of the land.

In desperation, many parents have decided to bring in additional innovation by way of not only involved in encouraging, but also finance activities in and around examination venues to effect malpractices in order to brighten the chances of their
children or wards in qualifying examination to higher institutions and some even progress on this act through the tertiary level of education.

5. **Lack of Access or Inadequate Access**

   All Nigeria children who should be in schools are not in school. In the Eastern (especially Igbo speaking) parts, one prevalent problem is the boy-child drop-out syndrome. The boys, for economic reasons, refuse to go to school, and those who enter primary school dropout prematurely. Many boys are found in mechanic villages as apprentices to crafts masters, in various types of business, or in other engagements outside the schools.

   In the northern part of the country, the problem is that of Girl-child drop-out from school, for reasoned ranging from early marriage to cultural values opposed to female education as well as ignorance.

6. **Problem of Inadequate Funding to Education**

   The managers of primary, secondary and tertiary institutions in Nigeria are in consensus that these institutions are grossly underfunded. Evidence exists on the degree of dilapidation that characterizes the primary and secondary school buildings in parts of the country. The non-payment of teachers salaries and allowance as a result of which strikes and the order of the day lack of necessary teaching and learning materials at all levels of the educational system, poor working conditions of all teachers in the country. It was also beer argued that financial mismanagement and lack of accountability by officials lead to diverting substantial resources from educational institution to other ends.

7. **Problem of Discipline**

   This is one seemingly intractable problem in the educational system. Indiscipline manifests in such areas as examination malpractices and secret cut menace, unprotected sex, unwanted pregnancy, bribery and corruption.

   Crises in the university have led to “brain-drain” syndrome. Academics drift away from the universities in search for greener pasture in other sectors of the Nigerian economy or outside the country.

   In conclusion, education must be adequately funded if quality must be guaranteed. In pursuing the ideals of quality, the Nigerian Educational Research and
Development Council (NERDC) should be strongly supported in its effort at curriculum reform towards greater relevance. Accountability must be enshrined in our socio-economic philosophies and policies. The anti-corruption crusade initiated a fresh by the Obasanjo-led administration deserves to be widely spread.

PROBLEMS OF FINANCING EDUCATION IN NIGERIA

The existence of high-quality, accessible and affordable institutions is a key indicator of a nation’s progress, and developed and developing countries alike are attempting to respond to the growing demand for education.

However, this demand comes with a price. Education is capital intensive, it require more money for capital projects, salaries, facilities and procurement of teaching and learning materials.

Some of the constrains in financing education are as follows:

1. Inadequate funding
2. Negative influence of a corruptive and valueless political system.
3. Poor planning and implementation
4. Wastage in Education
5. Low Priority when allocating funds
6. Competing demands on government
7. Paucity of reliable data.

INADEQUATE FUNDING OF EDUCATION

The managers of primary, secondary and tertiary institutions in Nigeria are in consensus that these institutions are grossly underfunded. Evidence exists on the degree of dilatation that characterizes the primary, and secondary school buildings in parts of the country, the nonpayment of teachers salaries and allowances as a result of which strike and the order of the day, the lack of necessary teaching and learning materials at all levels of the educational system, poor working conditions of all teachers in the country, amount other indices. There is need for enough funds and the need for responsible and proper management of the funds.
NEGATIVE INFLUENCE OF A CORRUPTIVE AND VALUELESS POLITICAL SYSTEM

It is not poor funding alone that contributed to the present state of underachievement. The anti-intellectual stance of corrupt and valueless federal and state government since the days of military administration has also eroded ethical values and academic standard in the universities.

The transition of university autonomy was accompanied by government interference in university affairs. The diseases of the political system diffused into the universities as professors began to migrate between government and university positions. In no time, the culture of scholarship gave way to the corruptive and materialist culture of the political system.

POOR PLANNING AND IMPLEMENTATION

Education in Nigeria is a very big industry. Its role in national development is not contestable. This is one of the reason education development must be based on national planning. Planning of Education and the consequent implementation of the plan have had very limited success in Nigeria.

The government's poor planning and defective implementation of policies and projects has also affected the universities. The situation is so bad to the point that it is unclear which education policy is now operative. Within the past years alone, the overall education changed, or so we were told, from 6-3-3-4 to 9-3-4. Within the same period, a lot of universities have been establishing by the present administration without regard to the problems facing the existing universities and mass unemployment of existing graduates. There are master plans and periodic development plans are constructed, but neither is implemented.

WASTAGE OF EDUCATION

Wastage of resources has become a recent culture in the educational organizations in developing countries. Loss of learning months because of strikes, examination failure rate has increased, repetition and dropping out are disturbing development in the school setting fiscal, material and human resources are misallocated.
and misused. Man power drainage is high. The level of massage in the school system has continued to worry concerned citizens and those how work with learners.

**LOW PRIORITY WHEN ALLOCATING GOVERNMENT FUNDS**

Education is both investment and consumption good and has long gestation period. This has reduced its value and scale of preference especially in the hands of our today's leaders who have little or no value for education.

The resources available to any country are not always free. They have alternative uses. That is why they are competed for since any resource allocated to education is a potential loss to other sector of the economy, education suffers at the bottom scale inspite of the UNICES recommendation of 26 percent of the general annual budget.

**PAUCITY OF RELIABLE DATA**

All objective analysis of education sector financing is hindered by the death of comprehensive data. Though the federal government produces data on executed budgets annually, contribution from state and local government Areas are not collated into comprehensive government accounts presenting global sectoral breakdown of expenditure. The situation is complicated by the fact that funds expended on education by numerous bodies, grants and internally generated revenue are not reflected in the federal, state and local government budgets.

**SOLUTIONS**

It is common knowledge today that for education, an instrument of change and National development to succeed presently and beyond, it must be adequately financed for the achievement of its goals. Adequate financial support is crucial as money must be made available for provision of meaningful leadership for improving educational administration, procurement of facilities, and payment of teaching and non-teaching personnel as well as making the educational system more responsive to the provision of needs and desires of different segments of the Nigeria populace.

The need to improve management practices. With the present status of finances in higher Education, there is the need for revolutionizing the management of educational
institutions to make more efficient and in line with present demand. The chief executive of the institutions should not be appointed on academic excellence alone but also because of previous managerial effectiveness in pursuing the ideals of quality, the Nigerian Educational Research and Development Council (NERDC) should be strongly supported in its efforts at curriculum reform towards greater relevance.

Accountability must be enshrined in our socio-economic philosophies and policies. If the proposed Universal Basic Education Scheme takes care of the problem of access. The anti-corruption crusade initiated afresh by the Obasanjo led administration deserves to be widely supported.

Teacher's low morale should be unproved by providing them with good conditions of service and by remunerating them appropriately. Their professional growth and development should be encouraged by the government.

In conclusion, Nigeria government must initiate and empower a Nigeria "Education Development foundation" which will plan and finance as well as restructure educational system of Nigeria. The additional functions of this distinguished foundation would include national awards and prizes to first class education institution of Nigeria, first class scholars and scientist with first class achievements, first class principals and professors in educational institutions in Nigeria. Annual scholarship awards should be given on merit to outstanding graduates of secondary schools, colleges, polytechnics and universities of Nigeria. An independent inspectorate committee should be put in place to monitor activities in schools as the existing inspectorate unit has seize to function effectively. Schools should be properly staffed and equipped. Applicant seeking job placement irrespective of grades obtained and institutions attended should be given fair and equal opportunity, to compete for placement.

More modern learning aids such as computers, internet websites facilities, overhead projectors, firm e.t.c. should be provided in schools.

**BIBLIOGRAPHY**


