

Educational Financing Reforms in Nigeria: A Survey-Based Cost Implications Analysis for University Education

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Abstract

In recent times, the pressure on household finances with respect to the tuition fees/ school charges paid particularly for university education has been attributed to the cost-sharing financing reforms of the Nigerian higher education amongst others. The distributive effects and unintended consequences of such reforms on students' enrolment have not received sufficient attention. The purpose of this study therefore was to examine the effect of tuition fees /school charges on the household income, students' enrolment, gender disparity and to estimate the cost elasticity of the private demand for university education with a view to determining the percentage enrolment with respect to percentage increase in the private cost. This study puts in clearer perspectives the cost implications of the cost- sharing reforms on the cost of university education and guides the overall investment decisions of stake holders. Adopting the descriptive survey design and secondary data on students enrolment and household income from the Nigerian Bureau of Statistics (NBS) and National Universities Commission (NUC) of various years. The analysis revealed that tuition fees were higher in private universities than state universities due to private universities' profit-oriented nature, the price of university was higher than the average household income, there was still increase in students' enrolment despite the increase in tuition fees in the state universities; and that household demand for university education was inelastic. Sequel to these findings, this paper inferred that the regressive impact of users fees be mitigated by offering targeted scholarships with emphasis on the low and middle income households; National budget reform be put in place with the education sector given priority to allocation of more funds.

Keywords: educational reform, costs implications, university education, survey-based analysis, Nigeria

1.0 Introduction

Whereas, the federal universities still maintain a 'no tuition fees' policy, the state and private universities charge tuition fees which have increased tremendously in recent times. Due to limited available capacity and resources at the disposal of the institutions and government, the federal universities have not been able to admit all qualified students. A substantial percentage of these students are admitted into the state and private universities which charge tuition fees/other charges now rose far above household income. This is because these institutions operate in an economy characterized by high inflation rates and are profit oriented. The resultant effect has been a decline in university enrolment by poor households and seeking for admission places in neighboring countries besides students' protests and eventual closure of these institutions (Awosiyani, 2012). Charging of and increasing tuition fees are widely recognized as a cost-sharing/cost reduction strategy for solving educational funding problems arising from increased educational and facility costs. According to Johnstone (2007), and Sanyal and Martins (2006), cost- sharing in education advocates that cost of education be shared among government (taxpayers' money), parents, students and Institutional donors/ organisations. Government share through funds from people who pay tax directly or indirectly and by reducing the purchasing power (subsidy); Parents share by paying the tuition fees, bearing the living cost and providing out-of-pocket expenditure; students share by obtaining and repaying back the loan after graduation and individual/corporate organisations share the cost of education by providing endowment and scholarships to needy students.

The tuition fees aspect of educational financing reforms amongst others on the need to improve public finances has placed a significant pressure on household finances through increase in out-of-pocket expenditure and created financial barriers amongst households. Furthermore, the Federal Government Scholarship policy is to make education more accessible to qualified Nigerian students and assist indigents as well as handicapped students to gain access to higher education (Federal Ministry of Education, 2012). However, the on-going federal Government scholarship awards for post-graduates, undergraduates and handicapped students in all Federal and State universities, Polytechnics and Colleges of Education are more merit-based with little consideration for the poor income households. Although a handful of research has been done on cost recovery strategies in the Nigerian higher education, the distributive effect of tuition fees/ school charges paid particularly for university education on household finances and students' enrolment have not received sufficient attention. The consequence effects are that it has led to decrease in enrolment by low income households and gender disparity in the enrolment of more male than female students in some disciplines. It was against this background that the study analysed the effect of tuition fees on household income, students' enrolment and estimating the price elasticity of private demand for university education in Nigeria.

1.1 Purpose of the study

The purpose of this study therefore was to examine the effect of tuition fees /school charges on the household income, students' enrolment and to estimate the cost elasticity of the private demand for university education with a view to determining the percentage enrolment with respect to percentage increase in the private cost.

The following research questions were raised:

- i. What were the tuition fees/other charges paid in Nigerian universities compared to household income in 2010/2011 academic session?
- ii. What was the relationship between the tuition fees and students enrolment in 2010/2011 academic session?
- iii. What was the cost elasticity of household demand for university education in 2010/2011 academic session?

2.0 Literature Review

2.1 Educational Financing Reforms

The Nigerian educational system has undergone several policy reforms over the years such as curriculum, institutional, expenditure and financing reforms particularly at the higher education level. This arises from the adoption of education as the instrument par excellence for national development, and the ultimate need to make higher education relevant and responsive to the needs of the society. More specifically, the reasons for these reforms range from the need to expand educational access, equip students with quality education and the relevant knowledge needed for their individual and national growth, prepare the citizenry to face the challenges of globalization; and to set assurance mechanism in higher education Institutions (Imoke, 2010, Bello, 2007 and Eilor, 2005).

Reforms generally involve change in existing status-quo due to dissatisfaction. According to the new Lexicon Webster's dictionary of English language, reform is an act of improvement by removing faults, inconsistencies and weaknesses or by strengthening the good qualities. In the same vein, Adeniran (2009) defines educational reforms as those practices and programmes designed to bring about positive changes and new development in one or more aspects of the educational system of a nation. Reforms drive educational revolution which emanates from the progress of national development through the engineering of educational processes (Omolewa, 2007). Also educational reforms are injection of new ideas, methods, techniques and strategies into the educational system so as to improve both the internal and external efficiency and arrangement of the systems and to enhance more development – social, cultural, political, economic and technological (Adepoju and Olaniyi 1999). According to Miles (1964) in Alabi and Okemakinde (2010), the adoption of new ideas or reforms in education hinges on the consideration of the cost and technological factors, availability of associated support materials, simplicity of implementation and innovation system congruence.

University education has undergone tremendous expansion in recent times due to rapid increase in the demand for and enrolment in university education perceived as crucial in sustaining individual growth and relevant to the development of high level manpower in relevant fields for socio-economic, scientific and technological development of any nation. For instance, Okojie (2010) basing carrying capacity on the availability of resources particularly staff, stresses that the university enrolment figures of 1,096,312 for both the degree and non-degree programmes in 2010 exceeded the carrying capacity of 715,000 by an over enrolment of 381,312 students. Government objective is to provide adequate access to university education to whoever desires, however government resources have not been sufficient to meet the massive expansion needs. Therefore the need arises for cost-sharing arrangements.

Generally, educational financing reforms are designed to supplement public expenditure on education particularly when the expansion of the education system has created a big pressure on government budget. Financing reforms include amongst others cost recovery measures such as the introduction, increase or elimination of user fees and community financing (Johnstone, 2007). As stated in the National Policy on Education (Federal Republic of Nigeria, 2004), education is an expensive social service that requires adequate financial provision from all tiers of government for successful implementation of the educational programmes. The Nigerian educational funding policy has government's ultimate goal to make education free at all levels with joint financing responsibility of the federal, state and local government, and the private sector (local communities, individuals and organisations). In this connection, no tuition fees are paid in all Federal universities, although students pay other fees such as acceptance (for new students), registration and certification, sports, identity card, examination, laboratory, library, caution fees (for science students), hostel maintenance, departmental registrations, etc whose proportion varies by institution and have also increased in recent times. However, the state and private universities are not restricted from collecting tuition fees/other school charges.

Okojie (2010) reports that all federal universities receive bulk funds from federal government through the National Universities Commission (NUC) differentiated into capital and recurrent grants with the recurrent grant to be disbursed based on NUC funding criteria of 60% on personnel cost and 40% on overhead cost, out of which library cost, research cost and capacity building cost are allocated 10%, 5% and 1% respectively. Also, an education tax of 2% profits of limited liability companies registered in Nigeria are disbursed to higher education, primary and secondary levels of education in the ratio of 50:40:10 respectively. The share of higher education is further allocated to universities, polytechnics and colleges of education in the ratio 2:1:1 respectively.

2.2 Cost implications of the demand for and enrolments in Nigerian Universities

According to Aina, Oyetakin, and Oshun (2009), the monumental increase in student enrolments at the primary and secondary levels of education have consequently put a lot of economic, political and social pressure on the tertiary education level with the resultant financial consequences for students, governments and the economy generally. In the same vein, studies on the socio-economic background of households in Nigeria reveal that over 70% are poor and only about 29% of families can live on one dollar (₦157.00) or above a day, which implies that the socio-economic hardship experienced by the parents deprives many of access to university education as many cannot afford to pay their children's school fees thereby not addressing the issue of access and equity (Ukertor, 2010; Ehiamefor, 2005 and Williams, 2004). Also in the area of human development, Nigeria is ranked 168th in the world (Rao, 2008). However, Nwangwu (2001) states that when parents and their children exercise their right to choose the types of higher education to pursue, it should be understood that higher education is not free or universal or compulsory, they have the duty to provide financial support for such students. Also, Okebukola (2006) avers that government alone cannot fund university education because of the increasing costs of delivery in university education brought about by a combination of enrolment pressures, resistance of institutions to adapt more efficient and productive financial management styles and inability of government to keep pace with cost pressures in the face of other competing social demands which have resulted in various cost-sharing measures being introduced, including user charges, which were previously non-existent.

3.0 Methodology

The descriptive survey design was adopted and secondary data on students' enrolment and household income were collected from the Nigerian Bureau of Statistics (NBS) and National Universities Commission (NUC) of various years. Three research questions were raised and answered through data analyses.

The cost elasticity of the private demand for university education was also estimated using first year enrolments from the Lagos state university students of 2009/2010 and 2010/2011 academic sessions with a view to determine the percentage change in enrolment with respect to percentage increase in the tuition fees. This was because the price elasticity of demand for university education would always vary with type of institution and type of household. In this study, determination of cost elasticity of the private demand for university education was only limited to the Lagos State university, Lagos, Nigeria being one of the universities with the highest tuition fees/other charges and due to the varying prices of the various disciplines.

The formula used in calculating the cost elasticity of demand for university education is given as:

$$E_c = \frac{\% \text{ Change in } e}{\% \text{ Change in } c} = \frac{\Delta e}{\Delta c} \times \frac{c}{e}$$

Where E_c = Cost elasticity of university education

Δe = Change in university enrolment

Δc = Change in university education cost (Tuition Fee / other charges)

c = Original university education cost (Old tuition fee)

e = Original university enrolment

4.0 Results and Discussions

Research question 1: What were the tuition fees/other charges paid in Nigerian universities compared to household income in 2010/2011 academic session?

Table 1: Tuition fees charged in some selected State and private universities in Nigeria

University	Range of Tuition Fees/Other Charges in 2010/2011 session			
	Minimum (₦)	Dollar equivalent at ₦157 per US\$	Maximum (₦)	Dollar equivalent at ₦157 per US\$
State university				
Anambra State University	84,000.00	535.03	120,000.00	764.33
Ekiti State University	92,000.00	585.99	122,000.00	777.07
Ladoke Akintola university of Technology,	110,000.00	700.64	125,000.00	796.18
* Lagos State University	193,750.00	1,234.08	348,750.00	2,221.34
Ondo State University	120,000.00	764.33	150,000.00	955.41
Osun State University	75,000.00	477.71	100,000.00	636.94
University of Ado-Ekiti	90,000.00	573.25	200,000.00	1,273.89
Private university				
* ABTI American University of Nigeria	1,590,000.00	10,127.39	1,590,000.00	10,127.39
Acheivers University	280,000.00	1,783.44	380,000.00	2,420.38
Babcock University	548,300.00	3,492.36	815,400.00	5,193.63
Bowen University	450,000.00	2,866.24	750,000.00	4,777.07
Covenant University	391,000.00	2,490.45	433,500.00	2,761.15
Crawford university	450,000.00	2,866.24	480,000.00	3,057.32
Igbenedion	605,400.00	3,856.05	643,350.00	4,097.77
Joseph Babalola University	397,500.00	2,531.85	436,000.00	2,777.07
Lead City University	250,500.00	1,595.54	550,500.00	3,506.37
Obong university	170,000.00	1,082.80	190,000.00	1,210.19
Oduduwa University	164,000.00	1,044.59	177,000.00	1,127.39
Redeemer university	370,000.00	2,356.69	400,000.00	2,547.77
Rhema university	313,000.00	1,993.63	325,000.00	2,070.06
Source: Author's compilation of fees schedules from variuos Universities				
* Universities with highest tuition fees				

In the table 1, the tuition fees/school charges ranged between ₦75,000 (\$477.71) and ₦348,750 (\$2,221.34) for State Universities and between ₦164,000 (\$1,044.59) and ₦1,590,000 (\$10,127.39) for private universities. Also, the table 1 shows that tuition fees/other charges were higher in private universities than State universities. This is because private universities are mostly for-profit institutions owned, financed and managed by either individuals or organisations and as such do not benefit from governmental funding. This is supported by Okojie (2010) report that the funding of private universities in Nigeria is mainly from the traditional sources of subvention from proprietors, external linkages and the internally generated revenues (IGR). However, in Federal Universities where no tuition fees are charged for degree programmes, students for diploma certificate courses pay tuition fees and other school charges ranging between ₦65,000 and ₦120,000.

Table 2: Average Monthly Wages in Selected Sectors of the Nigerian Economy (2009 - 2010)

Sector	Year		Difference in Average Monthly Wages (₦)	% Difference
	2009	2010		
	Average Monthly Wages (₦)			
Cement Manufacturing	83,961.41	80,144.84	-3,816.57	-4.55
Hotel and Restaurants	33,988.08	34,544.55	556.47	1.64
Building and Construction	33,997.06	35,121.16	1,124.10	3.31
Professional Services	32,871.63	42,558.92	9,687.29	29.47
Mining and Quarrying	26,575.32	22,475.30	-4,100.02	-15.43
Other Manufacturing	50,177.32	58,949.40	8,772.08	17.48
Wholesale and Retail	18,693	19,798.06	1,105.06	5.91

Source: National Bureau of Statistics (2011)

Table 2 reveals that the average monthly wage of some selected sectors of the Nigerian economy ranged in 2009 from ₦18,693 (wholesale and retail) to ₦83,961.41 (cement manufacturing sector); and in 2010, ranged from ₦19,798.06 (wholesales and retails) to ₦80,144.84 (cement manufacturing sector).

Table 3: Minimum Wage between Low and Middle Classes in Nigeria (2000-2010)

YEAR	NOMINAL MINIMUM WAGE (₦)	MINIMUM WAGE OF MIDDLE CLASS (₦) BY INTRAPOLATION AND EXTRAPOLATION
2000	4,000	7,960.70
2003	4,500	8,916
2007	11,132	22,058.20
2010	18,000	35,987

Source: National Bureau of Statistics (2011)

Table 3 shows that between 2000 and 2010, the minimum wage of workers in Nigeria had increased from ₦4,000 (\$25.48) in year 2000 to ₦18,000 (\$ 114.65) with a wage increased difference of ₦14,000 (\$89.17) and the minimum wage of the middle class by interpolation and extrapolation had also increased from ₦7,960.70 (\$50.71) to ₦35,978 (\$229.22) with an increased difference of ₦ 28, 016.30 (\$ 178.45).

Table 4: Average range of salary earned in the Nigerian Civil Service

Salary Grade Level	Average wage Range
5 & Below	60,000 - 18,000
6 to 13	65,000 - 113,000

From Table 4, the average monthly salary earned by the Nigerian civil servant on salary grade level 5 and below ranged between ₦60,000 and ₦18,000; while that of those on Salary grade Levels 06 to 13 ranged between ₦65,000 and ₦113,000.

When the income earned by households of different categories as shown on tables 2, 3 and 4 are compared with the tuition fees/ school charges charged in the State and private universities; the price of university education is higher than the average household income.

Table 5: Relative Poverty: Non-Poor, Moderately Poor and the Extremely Poor (%)

YEAR	NON-POOR	MODERATELY POOR	EXTREMELY POOR	POPULATION IN POVERTY('million)
1980	72.8	21	6.2	17.1
1985	53.7	34.2	12.1	34.7
1992	57.3	28.9	13.9	39.2
1996	34.4	36.3	29.3	67.1
2004	43.3	32.4	22	68.7
2010	31	30.3	38.7	112.47

Source: National Bureau of Statistics (2011)

From table 5, the percentage of the moderately poor and the extremely poor population increased from 27.2% in 1980 to 69% in 2010 representing an increase of 41.8%. Also, the population in poverty increased from 17.1 million to 112.47 million, further confirming the inability of the average Nigerian household to pay the present tuition and fees charges.

Research question 2: What was the relationship between the tuition fees/other charges and students enrolment in 2010/2011 academic session?

Table 6: Students enrolment in Nigerian universities by type of Institution

Year	Federal	State	Private	All Universities (Total)	Percentage		
					% Federal of the total	% State of the total	% Private of the total
2006	464,025	277,043	24,545	765,613	60.61	36.19	3.21
2007	610,072	448,618	37,369	1,096,059	55.66	40.93	3.41
2008	433,950	187,279	39,264	660,493	65.70	28.35	5.94
2009	340,524	191,565	44,940	577,029	59.01	33.20	7.79
2010	339,364	218,861	46,843	605,068	56.09	36.17	7.74

Source: National Bureau of Statistics (2011)

In spite of the increase in tuition fees in the State universities in 2010, there was an increase in the percentage enrolment while that of Federal and private universities declined. Thus, percentage enrolment increased from 33.20 in 2009 to 36.17 in 2010 in the State universities. The percentage enrolments of Federal and Private Universities fell from 59.01 and 7.79 in 2009 to 56.09 and 7.74 in 2010 respectively.

Research question 3: What was the cost elasticity of household demand for university education in 2010/2011 academic session?

Table 7: First year students enrolment at the Lagos State university, Lagos, Nigeria (2009- 2011)

Faculty	Academic Session		Difference in Enrolment	Change in Enrolment	% Change in Enrolment
	2009/2010	2010/2011			
Arts	308	421	113	0.366883117	36.69
Education	428	368	-60	-0.140186916	-14.02
Engineering	148	49	-99	-0.668918919	-66.89
Medicine	24	54	30	1.25	125
Law	234	110	-124	-0.52991453	-52.99
Management Sciences	1093	924	-169	-0.154620311	-15.46
Science	711	322	-389	-0.547116737	-54.71
Social Sciences	488	227	-261	-0.534836066	-53.48
School of Communication	285	162	-123	-0.431578947	-43.16
School of Transport	28	19	-9	-0.321428571	-32.14
Total	3747	2656	-1091	-0.29116627	-29.12

Source: Field work

Table 7 shows the percentage change in enrolment by Faculty at the Lagos State University

Table 8: Tuition fees/ other charges at the Lagos State University, Lagos, Nigeria (211/2012)

Faculty	Academic Session		Increase in Tuition Fees /Other charges	Change in Tuition Fees /Other charges	%Change in Tuition Fees /Other charges
	2009/2010	2011/2012			
Arts	25,000	193,750	168,750	6.75	675
Education	25,000	193,750	168,750	6.75	675
Engineering	25,000	298,750	273,750	10.95	1095
Medicine	25,000	348,750	323,750	12.95	1295
Law	25,000	248,750	223,750	8.95	895
Management Sciences	25,000	223,750	198,750	7.95	795
Science	25,000	258,750	233,750	9.35	935
Social Sciences	25,000	223,750	198,750	7.95	795
School of Communication	25,000	238,750	213,750	8.55	855
School of Transport	25,000	238,750	213,750	8.55	855
Total	250,000	2,467,500	2,217,500	8.87	887

Source: Field work

Table 8 shows the percentage change in tuition fees/ other charges by faculty at the Lagos State University.

Table 9: Cost elasticity of household demand for University education at the Lagos State University, Lagos, Nigeria (2011/2012)

Faculty	Change in Enrolment	Change in Tuition Fees/Other charges	Cost Elasticity of Household demand of University Education	Remarks
Arts	36.69	675	0.054	$E_c < 1$
Education	-14.02	675	-0.021	$E_c < 1$
Engineering	-66.89	1095	-0.06	$E_c < 1$
Medicine	125	1295	0.097	$E_c < 1$
Law	-52.99	895	-0.059	$E_c < 1$
Management Sciences	-15.46	795	0.019	$E_c < 1$
Sciences	-54.71	935	0.059	$E_c < 1$
Social Sciences	-53.48	795	0.067	$E_c < 1$
School of Communication	-43.16	855	0.050	$E_c < 1$
School of Transport	-32.14	855	0.038	$E_c < 1$
Total	-29.12	887	-0.033	

Source: Tables 7 and 8

* $E_c < 1$ = Inelastic

Table 9 shows the cost elasticity of household demand for university education by Faculty in the Lagos State University. The analysis shows that the household demand for university education for all faculties are inelastic. This indicates that change in tuition fees/other charges does not bring a significant change in household demand for university education. By implication, increase in tuition fees/other charges does not significantly affect enrolments (demand for university education).

4.1 Major Findings and Conclusion

1. Tuition fees were higher in private universities than State Universities because private universities are mostly profit-oriented institutions owned, financed and managed by either individuals or organisations and as such do not benefit from government funds.
2. The price of university education is higher than an average household income.
3. In spite of increased tuition fees in the State Universities there was still an increase in students' enrolment while there was a fall in students' enrolment in Federal and private universities.
4. The household demand for university education is inelastic meaning increase in tuition fees/other charges does not significantly affect enrolments.

5.0 Recommendations

1. The regressive impact of users' fees should be mitigated by producing targeted scholarship, and bursaries with emphasis on low and middle income households.
2. National budget should be put in place with the education sector given priority to allocations of more funds into university education.
3. Students from low and middle income households should be engaged in income generating projects of their universities on part-time basis to generate funds for their education. This mitigates the burden of increased tuition /other charges.

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