

EDUCATION FINANCING IN NIGERIA: PROBLEMS AND THE WAY FORWARD

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Abstract

This research discusses the challenges facing educational financing in Nigeria. Secondary data were used to support the points raised in the paper. The secondary data were sourced from the internet and print resources. Content analysis was adopted to analyze the resources collected in the research. The research concludes that Nigerian government is not implementing the UNESCO 26% annual budget for education and the factors that determine educational financing in Nigeria include; growth of national economy, world market condition, nature of sources of revenue and Nation's Policy on Education. The problems affecting educational financing in Nigeria include; Short fall in national revenue, compete from other sector, corruption, insecurity, natural disaster and lack of political will to implement UNESCO recommendation on education and the effects of underfunding education in Nigeria include inadequate infrastructural facilities, inadequate professional teachers, shortage of instructional materials, poor quality of education, poor capacity development, poor supervision and strike actions. The paper, among other things, recommended that the government should implement the funding policy on education as stated in the National Policy on Education, that 26% of the national budget should be given to education, etc.

Keyword: Challenges, Education, Financing, Programme**1.0****Introduction**

Globally, the challenges of educational financing is increasing due to many factors as increment in enrolment, COVID-19 and other related issues. New research from UNESCO's Global Education Monitoring (GEM Report) shows that school closures due to COVID-19 are projected to increase the annual funding gap in education in poorer countries to US\$200 billion per year. UNESCO'S new estimates first show the striking increase in the annual funding gap to meet the Sustainable Development Goal 4 to ensure inclusive and quality education for all by 2030 in low and lower-middle-income countries. With new annual spending requirements at US\$504 billion, the funding gap has increased from US\$39 billion annually projected in 2015 to US\$148 billion annually projected in 2020. The now shorter span of reaching SDG4, slow progress before 2020, and improvements in data and quality standards are among the reasons for the increase.

Generally, educational financing in Africa has not been on the positive side. In 2010, EFA Global Monitoring submitted that the financing gap to meet the EFA goals in low-income countries at was around 16 billion dollars annually, with the Sub-Saharan Africa alone accounting for 11 billion dollars of this gap in Nigeria.

In Nigeria, education financing has been decreasing yearly. EFA Global Monitoring Report for 2014 shows that Nigeria needs to spend an additional US\$1.6 billion annually on primary school teachers' salaries alone to achieve Universal Primary Education by 2020. In 2018, N605.8bn, out of N9.12tn

budget, representing 7.04 percent was allocated to education; in 2019, it was N620.5bn, representing 7.05 percent of the N 8.92tn budget. In 2020, N671.07bn of N10.33tn, which amounted to 6.7 percent was allocated to the sector; while in 2021 the sector got N742.5bn of N13.6tn budget, representing 5.6 percent. It is imperative to look at the challenge facing education financing in Nigeria.

1.2 Objective of the Research

The objectives of this research include;

1. to find out if Nigerian government is implementing the UNESCO 20% annual budget for education
2. to find out factors that determine educational financing in Nigeria
3. to find out the problems affecting educational financing in Nigeria
4. to find out the effects of underfunding education in Nigeria

1.3 Theoretical Framework

This paper is anchored on system theory because the school is an organization that functions like the system. The systems theory was developed between 1950 and 1960 due to the need for a more effective and humanitarian management approach. The systems approach emanated from the general systems theory, which comprises of the input process output model. Lessing (1982) describes the system as a network of interdependent sub-systems (divisions) which constantly interact with one another to achieve a joint goal. The operation of the subsystems usually affects the entire system. The school system comprises interdependent divisions such as administration division, supervision division, quality assurance division, students' division, teachers' division, infrastructural facilities division, security division and examination. These divisions must work together and need each other to achieve the goals of the organization. We know these divisions as sub-systems of the school and interact constantly with one another. Each division has a role to play and it must be sound and healthy to play its roles. The system receives human and materials resources as input, such as financial resources, instructional resources, teachers, students (input) is admitted into a particular class in order to achieve the set objectives. The process takes place within the system that involves deployment of both human and materials resources for the administration, management, supervision, implementation of teaching and learning programme. The output is the successful completion of the programme and the emergence of a graduate from the system. By using the system approach, administrators are able to plan, organize and coordinate the human and materials resources well in order to facilitate the flow of activities between divisions. Every division is important in the system and must enjoy a healthy relationship within the system in order to realize the objectives of the system. The harmonious cooperation between divisions cannot be over emphasized. If the funds required to implement the school programme is not adequate, it will affect the entire system because each division' role is crucial for the survival of the system.

2.0 Conceptual Framework

2.1 Concept of Education Finance

Educational finance can be defined in different ways. According to Noun (2012), school finance or educational finance is the relationship between cost and expenditure in the production of educational services. The actual cost of an activity is not simply money spent on it, but the alternative opportunities that have to be foregone or sacrificed when a particular choice is made. Resources allocated to an activity can either be measured in terms of expenditure (paid or money value) or in real terms (opportunity cost); it could be time put in by the teachers and students and services rendered by physical facilities (buildings, equipment and furniture) with respect to an educational process. Abubakar (2013) cited Olagboye (2004) who viewed education finance as a means by which money is provided for the development and maintenance of the entire education system. All activities that are geared towards sourcing, allocating and managing public school revenues in the production of educational services for the attainment of educational objectives constitute education finance. From the above, educational

finance can be viewed as an aspect of educational management. It is concerned with revenue allocation, disbursement of funds through budget allocation and alternative incomes into education. The effectiveness and efficiency in the use or disbursement of funds have implications for the achievement of school objectives.

Ogunode, Abubakar & Ajape (2021), submitted that fund is money made available for administration of programme, projects or management of institutions. The objectives of funding educational institutions include: to enable the institutions implement its programme, enable the educational institutions conduct teaching programme, to enable the educational institutions carry out research programme; to enable the educational institutions executive community services, to enable the educational institutions provide adequate infrastructural facilities, to enable the educational institutions employ adequate academic and non-academic staff, to enable the educational institutions implement the staff development programme, to enable the educational institutions provide conducive teaching and learning environment and to enable the educational institutions pay salaries, pay for services, maintenance and for unforeseen circumstance. The availability of adequate funds aids the administration and management of university education. It helps to realize its objectives and goals (Ogunode, Abubakar&Ajape 2021). Adepoju (2002) remarked that money is an absolute input of any education system. It provides the essential purchasing power with which education acquires its human and physical inputs.

2.2 Current Issues with Education Financing in Nigeria

Inadequate funding is a major problem facing the administration of education in Nigeria. The entire educational system is facing funding problem. At the early child education, Ogunode, Jegede, &Ajape, (2021), submitted that inadequate funding is one major challenge facing the implementation of the early child education policies in Nigeria. The budgetary allocation for education in Nigeria is inadequate to implement the entire educational policies successfully, including the early child education. At the Basic education, Ogunode (2020), opines that inadequate funding is a major challenge facing the administration of primary school education in Nigeria. At the secondary school education, Atiga & Ogunode (2021), Ogunode (2021), agree that inadequate funding is a challenge to effective management of public secondary school in Nigeria. The annual budgetary allocation for the management of public secondary school across the country is not adequate. At the higher institutions, Ogunode (2020), observes that inadequate funding is one of the major problems facing the administration of public universities in Nigeria. The budgetary allocation for the administration of public universities in Nigeria is not adequate to implement the programme of universities in Nigeria. The university system requires a lot of funds for effective administration to be able to realized it goals. The annual budgetary allocation for the administration of universities in Nigeria is grossly inadequate. The inability of the federal government to stick to the UNESCO 26% of national budget for education is affecting the management of Nigerian universities (Ogunode& Abubakar,2020).

Table 1: National budgetary allocation for education (2010-2020)

National Budget	Total Budget	Education Budget	Percentage (%)
2010	4.0 trm	N293 bn	7.19
2011	4.22 trm	N393 bn	9.31
2012	4.74 trm	N453	9.15
2013	4.92 trm	N499	10.15
2014	4.69 trm	N494	10.54

2015	4.49 trm	N434	10.71
2016	6 06 trm	N4.31	7.52
2017	7 .44 trm	N551	7.41
2018	8.60 trm	N605.8 bn	7.04
2019	8.92 trm	N620.5 bn	7.02
2020	N10.33tn	N671.07bn	6.7

Sources: Adedigba(2018) and Udoma (2018) cited in Etor, Ekanem&Sule(2020).

The above table shows that in 2010, 2011, 2012, 2013, 2014, 2015 had N293 bn (7.19%), N393 bn (9.31%), N453 (9.15%), N499 (10.15%), N494 (10.54%), N434 (10.71%) and 2016, 2017, 2018, 2019 and 2020 with N4.31 (7.52%), N551 (7.41%), N605.8 bn (7.04%), N620.5 bn (7.02%) and N671.07bn (6.7%) the budgetary allocation for education for ten years is below the UNESCO 26% recommendation for education.

3.0 Implementation of UNESCO 20% Recommendation in Nigeria

In recognition of importance of access to education, national leaders and international development agencies met in 1990 in Jomtien, Thailand and committed themselves to universalizing access to primary schooling by 2000. Recognizing that the success of the access to education agenda requires a significant and well-targeted increase in financing, United Nations Educational, Scientific and Cultural Organization (UNESCO) declared a benchmark of at least 26% of total public expenditure to education. Implementing this recommendation is poor in Nigeria. The budgetary allocation for education in Nigeria is far below the recommendation (Ogunode, 2021) Obi &Ubi(2017), **observed that** Nigeria despite being a member of UNESCO, allocates persistently below, 6% of her budget to education since the UNESCO Declaration in 1990 while Edeh (2020), observed that the United Nations Scientific and Cultural Organization (UNESCO) proposed a bench-mark of 26 percent of a nations' annual budget as minimum for education to be implemented by all its member countries. Nigeria has never reached half of that target. Obi &Ubi(2017) **claimed that** Nigeria is a member of the United Nation (UN) and by implication UNESCO. In spite calls and declarations for increased expenditures on education to a tune of 26% by UNESCO, it has been shown that education spending in Nigeria has been inadequate, as it has underperformed that of other developing nations like Ghana who spends 20% of its expenditure on education, Bostwana who spent a historical average of 21%, Kenya who spent 20% and Uganda who spent 15%, while Nigeria spent only 3%, in recent time. Omagu (2016) has argued that funding has been a long-standing challenge facing the entire education system since independence in Nigeria, and this has resulted in a poor state of infrastructural facilities and materials for teaching and learning. It has also resulted in an army of poorly educated school teachers and graduates in various disciplines, deteriorating facilities, antiquated equipment, battered classroom floors, cracked walls, leaking roofs and windows, etc.

4.0 Factors that Determine Educational Financing in Nigeria

Growth of National Economy, World market condition, Nature of sources of revenue and Nation's Policy on education

a) Growth of National Economy

Noun (2012), agrees that Education contributes to economic growth through increased Gross Domestic Product arising from the additional training of the labour force. To this end, government devotes resources to education. However, the proportion of the national resources that will be devoted to education will depend on the rate of economic growth of a nation. If the economic growth rate is low, it may be difficult for the government to devote more resources to education.

b) World Market condition

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Noun (2012), observes that Agriculture is the mainstay of most African states. As a result of this, the price of agricultural products in the world market determines their national income. However, fluctuations in the world prices of agricultural products make it difficult for these countries to decide the proportion of the national revenue that should be allocated to education on an annual basis. Presently, the dominant source of national revenue in Nigeria is oil. Therefore, the Federal Government's budget is usually predicated on the price of oil in the international market. For instance, Adelabu (1992), observed that the world-wide shortage of many raw materials experienced immediately after the Second World War (1939- 1945) resulted in a phenomenal increase in the export trade of Nigeria. As a result of the increase in revenue, the then colonial government freed a large sum of money as government grants-in-aid towards expanding the existing inadequate educational facilities while improving existing standard. The current crisis in the Niger Delta area of Nigeria that culminated in the invasion by the Joint Task Force; the subsequent Amnesty Programme put in place by the Federal government ensures steady oil exploration, which is the mainstay of the nation's economy. This is because once there is disruption in the production of oil or if there is a setback in the price of oil in the international market, there would be negative impact on the nation's economy.

c) Nature of Sources of Revenue

Noun (2012), submitted that this determines a country's budgetary allocation to education. If a country relies on only one source of revenue, it may not be able to finance education adequately when compared with other countries that diversified her sources of revenue. For example, Nigeria's sole reliance on oil revenue could retard educational development in the country due to fluctuations in oil price in the world market, which could adversely affect government's financial commitment to the sector. If there is a diversification of the nation's sources of revenue, the Federal Government would have more sources from which to derive revenue. This scenario would guarantee greater allocation to education.

d) Nation's Policy on Education

Noun (2012), opines that Educational policy of a nation is a statement of educational aims and objectives and the procedures for achieving them. It creates a sense of direction and unity of purpose among the individuals and various agencies involved in the administration of education in a country. If the primary focus of the educational policy of a nation is on the provision of technologically based education rather than a literary form of education, more proportion of the government's revenue may be devoted to technologically based education. Similarly, where the government is expected to play a dominant role in the attainment of educational objectives, more proportion of its revenue will be devoted to education than where the private sector is expected to play such a role.

5.0 Problems affecting Educational Financing in Nigeria

Short fall in national revenue, compete from other sector, corruption, insecurity, natural disaster and lack of political will to implement UNESCO recommendation on education.

5.1 Short Fall in National Revenue

Another problem affecting funding of education in Nigeria is the continuous short fall in the government revenue over the years. For the past five years now, Nigeria's revenue generation has continued to fall below the expected projected revenue. According to the documents released by Punch Newspaper (2021), the total revenue projection for the six-year period was N31.9tn, while about N16.9tn was generated, resulting in a shortfall of N15tn. The short fall in the national revenue is affecting the funding of education, especially the Basic education in Nigeria. Mark (2021), observed that budget revenue projections of the federal government based on the amended 2020 Budget Framework was N5.365 trillion, showing a quarterly estimate of N1.341 trillion. However, the total revenue inflow of the Federal Government stood at N3.418 trillion as at the end of December 2020, representing a N1.947 trillion (36.29 percent) shortfall from 2020 annual budget estimate. Noun (2017) concludes that education contributes to economic growth through increased Gross Domestic Product arising from the additional training of the labour force. Government devotes resources to education. However, the proportion of the national resources that will be devoted to education will depend on the rate of

economic growth of a nation. If the economic growth rate is low, it may be difficult for the government to devote more resources to education.

5.2 Compete From other Sector

Demand from other sector of the economy like security sector, health, transportation, energy are competing resource allocation with educational sector and the resources that supposed to go into the Basic education. Research has it that Nigerian government spends one trillion for over five years now on security problem in the country. Funds that supposed to be used to develop other sectors of the economy like education. Noun (2012), submitted that the revenue of a country is distributed among the various sectors of the economy in order to foster national development. Education is one of these sectors and its share of the national revenue depends on the needs of other sectors of the economy. When other sectors call for more attention of the government, the proportion of the national revenue devoted to education may reduce. Noun (2017), also pointed out that the education sector competes with the industrial, health, agricultural, communication and steel sectors of the Nigerian economy. Education demands effective funding from the government. The same is true of the industrial, health, agricultural, communication and steel sectors mentioned above. Thus, the funds made available to education are never enough as these sectors must receive attention as well.

5.3 Corruption

The high rate of corruption in the Nigerian educational sector is a huge problem facing educational financing in Nigeria. The little funds released for educational administration of education are mismanaged and misappropriated (Ogunode, 2020, Edeh 2020). Oluwakemi (2021) reported that “the Federal Government is losing over N5trillion to corrupt officials and foreigners operating at the ports. There is no iota of doubt that money lost based on the high level of corruption at ports weighs heavily on the economy of the country, forcing the government to borrow several billions of dollars to finance the budget while UNESCO 2014 reports on *Teaching and Learning: Achieving Quality for All* shows that Nigeria is among the 37 countries that are losing money spent on education, because children are not learning. UNESCO disclosed that the menace is already costing governments USD 129 billion a year. It stressed further that despite the money being spent, rejuvenation of primary education is not so soon because of poor-quality education that cannot ensure that children learn (NEEDS, 2014). Noun (2017) observed that indiscipline and corruption have eaten deep into the fabrics of Nigeria society. In fact, indiscipline and corruption are today found in the industrial sector, in health institutions, in government agencies and parastatals, and even in educational institutions that were once known for order and decorum. In the ministry of education, some officials embezzle funds meant for specific projects in schools. There are others who divert funds meant for education to other channels. For instance, some officials divert funds meant for the erection of classroom blocks into games and sports. Some others insist on gratification for every task to be accomplished or any project to be undertaken. Some administrators receive gratification for the award of contract concerning the construction of science laboratories or the procurement of teaching equipment. Kyari, Obed & Yalwa (2018), opined that in Nigeria as it is now, it may not be the budgetary figure that may be wrong or too small, but corruption is the cankerworm that has always eaten up the education budget of the nation, which has cause under development in education sector. The consequence of underfunding in education will bring to bear the mathematics expertise scale. Edeh (2020) opines that corruption constitutes the greatest challenge to improving the quality of education in Nigeria. Corruption leads to diversion of funds meant for education development programmes and quality improvements. Despite the poor financial allocation to the education, the available ones are often mismanaged, misappropriated and looted. Ogunode, (2021) identified the effects of corruption on educational institution to include reduction of funds for administrative functions, shortage of infrastructural facilities, shortage of academic staff, poor quality of education, resources wastage, increase in administrative cost, hampering development of public universities and resulting to poor image of public universities in international communities.

5.4 Insecurity

The insecurity challenge facing Nigeria as a country is consuming huge financial resources of the country every year preventing development of other sector like education and health. Every year the Nigerian government budgeted huge amount of funds for fight insecurity in the country. Yakubu, (2021) submitted that the military needed an annual budget of at least \$2 billion to fight terrorism and other causes of insecurity in the country. This is just as the Minister of Finance, Zainab Ahmed, last week disclosed that Nigeria plans to borrow N722.53 billion (\$1.76 billion) from domestic capital markets to fund the fight against insecurity (Msugh 2021, Tuesday, 5th October 2021). Report by Guardian Newspapers shows that from 2015 to date, security budgets have been on the increase just as total national budgets increased. In 2015, when the national budget was N4.405 trillion, the total budget for the security sector was N988, 892,506,442. In 2016, when the budget rose to N6.06 trillion, the security sector got N1.07 trillion, just as it got N1.15 trillion in 2017 when the budget rose to N7.44 trillion. In 2018, the budget was N9.12 trillion while the security sector got a total vote of N1.35 trillion. And in 2019 and 2020, the budget was N8.92 trillion and N10.59 trillion, while security got N1.4 trillion and N1.8 trillion respectively. In the N13.59 trillion 2021 budget, defence and security got N1.96 trillion with another N722.53 billion about to be added through the supplementary budget. Nigeria's military budget is greater than the combined armed forces spending of the rest of West Africa. In 2018, for instance, the sum of N1.276 trillion was fully disbursed to the agencies in the following order: Defence – N576 billion; Interior – N577 billion and the ONSA – N123 billion. In the following year, a cumulative sum of N1.328 trillion was received (Guardian Newspaper, 2021). (2021) observed that that increased budgets for the security and defense sectors to address the current security challenges are crucial in winning the war against insurgency, banditry, kidnappings and other crimes. The upper legislative chamber believes that more funds are required to tackle issues of inadequate weaponry and obsolete equipment, as well as welfare for military and security personnel, in addition to boosting the intelligence capacity of security agencies.

5.5 Lack of Political will to Implement UNESCO Recommendation on Education.

Lack of political will to implement the UNESCO 20% recommendation for education is a major challenge to education financing in Nigeria. UNICEF (2017) and Ogunode (2020), submitted that lack of political will and unstable budgetary allocation is affecting the funding of education in Nigeria. At the higher institutions, Ogunode, Abubakar & Ajape (2021), conducted a study and found out that poor government allocation is the cause of inadequate funds in the Nigerian public universities. This result is in line with the finding of Udida, Bassey, & Udofia, (2009) who disclosed that the inability of the government to adequately fund the Universities is responsible for the problem of funds scarcity in the Universities.

5.6. Poor implementation of National Policy on Education

Poor implementation of national policy on education policy in regarding of educational financing is a problem limiting allocation funds to education. National policy on Education (2013) observed that the financing of education is a joint responsibility of the Federal, States/FCT and Local Governments and the private sector. Government welcomes and encourages the participation of local communities, individuals and organizations. Efforts towards the improvement in the funding of education at all levels shall include: Increased government investment in education in order to eliminate the deficiency in public investment between Nigeria and other Sub-Saharan and developing countries. At least 26% (UNESCO minimum standard recommendation) of the Federal, States and Local Governments budget should be dedicated to funding of education at all levels. The inability of the federal, states and local government to implement this policy is responsible for inadequate funding of education in Nigeria (UNICEF, 2017).

6.0 Effects of Underfunding of Education in Nigeria

The poor funding of education in Nigeria is responsible for the following; inadequate infrastructural facilities, inadequate professional teachers, shortage of instructional materials, poor quality of education, poor capacity development, poor supervision and strike actions.

6.1 Inadequate Infrastructural Facilities

Inadequate infrastructural facilities in the Nigerian educational institutions are also linked to the poor budgetary allocation to the sector. Ogunode & Agwor (2021) sees school infrastructural facilities as a social capital within the school environment. They include school buildings/complexes such as classrooms, tables, exam hall, chairs, auditoria, desks, staff offices, seminar/conference/board rooms, laboratories, workshops, studios, farms, gymnasias, central libraries, specialized/professional libraries, faculty libraries, departmental libraries, etc., Institute/centers' specialized facilities e.g. ICT infrastructure, special laboratories, conference facilities, etc., and Boards e.g. interactive, magnetic, screen and chalk, etc., ICT that is computer laboratories and services, network connectivity, multi-media system, public address system, slide, and video projectors, and Ergonomics furnishing in laboratories, libraries, and lecture rooms/ theaters, moot courts, and studios, etc. Students' hotels or accommodation include Boys and Girls hostels; municipal/physical infrastructure i.e. power supply, water supply, good road networks, sports, health and sanitation, staff schools, security facilities. Ogunode & Agwor (2021) [observes that the importance of infrastructural facilities in educational institutions include: it aids effective delivery of administrative functions in schools; it makes the delivery of services fast and reliable; it enables teachers to deliver lessons fast; infrastructural facilities provide a conducive working environment for both teachers and students; infrastructural facilities enable learners to learn at ease and learn well; infrastructural facilities enable the teachers to teach well, prepare their lessons, and deliver them online (ICT). The importance of school infrastructural facilities in the realization of educational goals cannot be underestimated. School facilities aid the delivery of the teaching and learning process in the schools. The school offices provide a conducive working environment for teachers; the classrooms help the learners to learn while the school fence protects students, the teachers, and school administrators from criminals. The school plant protects the entire human resources from the sun, rain, heat cold, and snow. Ogunode & Agwor (2021), did a study and discovered that inadequate funding of secondary schools, poor infrastructural facilities planning, poor qualities of infrastructural facilities, institutional corruption, ineffective monitoring and evaluation of infrastructural facilities, increased in student population, damages of facilities by students of secondary school are causes of inadequate infrastructural facilities in Public Secondary School in Gwagwalada Area Council of FCT.

6.2 Inadequate Professional Teachers

One of the major problems facing the Nigerian educational institutions is shortage of professional teachers. The shortage of professional teachers in the educational institutions is caused by poor funding of educational institutions across the country. This submission is concurred to by Ogunode & Adamu (2021) who observes that there are many factors responsible for shortage of professional teachers in higher institutions in Nigeria. Some of them include: inadequate funding, lack of strategic manpower planning, brain-drain, poor motivation, un-conducive working environment, and corruption. Ogunode & Adamu (2021), also submitted that inadequate funding of public higher institutions in Nigeria is responsible for the shortage of academic staff. The public higher institutions in Nigeria are under-funded. The inability of the government to implement the recommendation of the UNESCO 26% annual budget allocation for education for the developing countries like Nigeria is affecting the development of higher education. Due to inadequate funds in the system, the school administrators cannot employ adequate academic staff require to implement the teaching programme as expected.

6.3 Shortage of Instructional Materials

The shortage of instructional materials in Public educational institutions in Nigeria can also be linked to the poor budgetary allocation to the sector. Instructional material is one of the educational resources that are crucial for the implementation of teaching and learning. Abdu. Raheem (2016) posted that (IM) are essential and significant tool needed for teaching and learning of school subjects to promote teachers

efficiency and improve students' performance. They make learning more interesting, practical, realistic and appealing. They also enable both the teachers and student to participate actively and effectively in lesson session. (IM) gives room for acquisition of skill and knowledge and development of self-confidence and self-actualization. Kochher (2012) observed that instructional materials are very significant learning and teaching tools. Oluwagbohunmi and Abdu Raheem (2014) find out that (IM) are such that are used by teacher to explain and make learning of subjects matter understandable to students during teaching and learning process. Instructional materials are objects or devices that assist the teachers in presenting their lessons logically and sequentially to the learners (Isola 2010). As important as the Instructional materials to the implementation of teaching and learning programme, it is unfortunate that (Mark 2013); Yusuf and Bala (2016) acknowledged the inadequacies of the instructional materials in many educational institutions across the country.

6.4 Poor Quality of Education

Poor quality of education at every level of education in Nigeria is tied to poor funding of the schools across the country. The inability of the school administrators and managers to employ adequate teachers and procure needed education resources to implement education services because of limited funds is contributing to the poor quality in the educational system. This submission is supported by Ogunode, Akinlade&Abubakar (2021), who observes that to ensure quality assurance in the higher institutions required high investment in both human and materials resources. There are a lot of resources needed to guarantee quality assurance in the higher institutions. It is unfortunate that the budgetary allocation for the higher institutions is inadequate and this is affecting the quality assurance in the system. Ogunode (2021), submitted that the budgetary allocation for the administration of higher institutions is inadequate. Due to this problem, many school administrators cannot procure the necessary human and materials resources needed to ensure quality assurance in their various institutions. Ogunode, Akinlade & Abubakar (2021) and Ahaotu and Ogunode (2021) observed that Government funding of higher education in the country has been inadequate for decades. The funding of education is shared among different levels of government and supplemented by funds from other sources, such as business, community organizations and levies charged. The revenue collected through fees constitutes an insignificant proportion of the revenue of the institution. Fund allocation has not been much during the last decade. The poor funding of higher educational system in the country has rendered the higher education system incapacitated. Ogunode, Abubakar&Ajape (2021), opines that the underfunding of the university system hampered the development of university education and reduces its quality output in term of students' output graduate, research outcome and infrastructural development. Ogunode, Abubakar&Ajape (2021) and Ogbondah (2010) noted that inadequate financing of universities has been one of the major problems facing university education today. It requires much money to maintain the existing infrastructure, execute capital projects, embark on educational research and pay salaries of staff.

6.5 Poor Capacity Development

Poor capacity development programme in the Nigerian educational institutions can also be traced to poor funding. This is confirmed by Ogunode &Oluseun, (2020) who submitted that inadequate funding of Nigerian higher education institutions is a major problem facing the administration of professional development program for employees across higher education institutions. Adequate funding is vital for implementing the professional development program. Without adequate funding, no professional development program can be fully implemented as planned. Inadequate funding has been a major challenge to the development of higher education institutions in Nigeria. Many programs for higher education institutions, such as the teaching program, research program and the community service program have not developed because of poor funding. The professional capacity development program for higher education institutions is not effectively implemented in many higher education institutions across the country due to the poor funding of higher education in Nigeria. Ogunode &Oluseun, (2020) and Basil et al. (2013), noted that poor funding results in poor participation in capacity-building programs and, to a greater extent, in poor research productivity and, lastly, poor ranking of universities

in the world. This low participation of lecturers in capacity-building programs in universities can be attributed to poor funding, which universities have been grappling with over the years; a situation described by Udejaja (2005), as a recurring decimal, especially since 1998. As a result of this, universities find it cumbersome to sponsor the participation of their lecturers in these programs or even organize some themselves, with a consequence of low capacity building of universities.

6.6 Poor Supervision

Supervision is a key to the improvement of education quality. Supervision helps the educational system realize its objective. In Nigeria, there are many problems facing supervision in educational institutions. One of the problems is poor funding. Ahaotu, Ogunode, & Obi-Ezenekwe (2021), observes that funding has been a major challenge facing not only supervision of instruction but also education. The fund to the inspectorate unit in the ministry of education is not sufficient to carry out the enormous task given to them. It is becoming increasingly impossible for inspectorate unit of the education ministries to service and repair vehicles needed for supervision exercises and even to pay duty tour allowance (DTA) of supervisors where need be.

6.7 Strike actions

Strike action in the Nigerian education institutions is linked to poor funding of the educational institutions. This submission is attested to by Abubakar, & Ogunode (2021) who opines that underfunding of higher institutions has been one of the major reasons that different union groups like ASUU and ASUP, NUT goes on strike. Uzoh. (2017) submitted that the issues of funding and facilities have caused friction between ASUU and the government in almost all instances. This is because the union at different periods has been finding it difficult to teach in an environment without the expected amenities or with poor facilities. ASUU's contention has been to refuse underfunding of the universities, which undermines the capacity of universities to maintain standards at desirable levels. Underfunding has made staff and students not to have access to the latest books and journals, laboratories lack equipment, so experiments cannot be conducted and local research funds have virtually dried up (Pemedede, 2007, Abubakar, & Ogunode 2021).

7.0 Way Forward

In order to address these programmes identified in this paper, the following suggestions were made:

1. The government should implement the funding policy on education as stated in the National Policy on Education, that 26% of the national budget will be given to education. This submission is also recommended by Njideka, Esther & Confidence (2015) that the government should be committed to the adequate funding of secondary education through appropriate budgetary allocation for the sustenance of secondary education in the country. The government should consider an upward review of the educational budget to meet up with the 26% allocation recommended by UNESCO and above.
2. The government should think outside the box and come up with innovative strategies to generate money for the funding of the educational sector. Innovative approaches to financing education need to be extensively explored. The federal and state governments need to collaborate more with the private sector to explore opportunities for raising non-traditional funds and participation in education financing. With strong political support, especially at the state level, the government can create platforms and mechanisms that will stimulate private sector-led initiatives in basic education.
3. The government should deploy both human and materials resources to fight the corruption in the educational institutions. For Njideka, Esther & Confidence (2015), the government and Ministry of education should set up a supervision team to inspect how school managers disburse the funds assigned for different activities in the school. This will help to reduce misappropriation of school funds by school managers. The school managers should also endeavor to apply appropriate financial management techniques in the management of funds. Strategies which will assist in the effective utilization of funds should be considered and implemented.

Conclusion

In conclusion, funding is crucial to the development of education. The effective implementation of education policies and programme depends on the availability of funds. Funding is a key instrument in the realization of education objectives. Educational financing in Nigeria is plagued with many challenges. The paper concludes that Nigerian government is not implementing the UNESCO 20% annual budget for education and the factors that determine educational financing in Nigeria include growth of national economy, world market condition, nature of sources of revenue and Nation's Policy on Education. The problems affecting educational financing in Nigeria include; Short fall in national revenue, compete from other sector, corruption, insecurity, natural disaster and lack of political will to implement UNESCO recommendation on education and the effects of underfunding education in Nigeria include inadequate infrastructural facilities, inadequate professional teachers, shortage of instructional materials, poor quality of education, poor capacity development, poor supervision and strike actions.

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