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### NAVIGATING ECONOMIC DISTURBANCES: CHALLENGES FACED BY PRIVATE EDUCATIONAL INSTITUTIONS IN NIGERIA

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#### Abstract

The paper explores the impact of economic turbulence on private schools in Nigeria, focusing on the challenges they face and their implications for the quality of education. Nigeria's education system is increasingly privatized due to government policies encouraging private investments. Private enterprises, including individuals, business conglomerates, faith-based organizations, and transnational corporations, seek to attract parents dissatisfied with the government's focus on education. Public educational institutions face challenges such as population increase, lack of public investment in infrastructure, and highly competitive admission. The research uses a mixed-methods approach, including quantitative surveys and qualitative interviews with parents, teachers, and administrators. Economic factors affecting private schools in Nigeria include inflation with a relative impact index (RII) of 4.08, demographic shifts of 4.06 RII, economic downturns of 3.91 RII, technological disruptions of 3.85 (RII), competition (3.69), and policy changes (3.67). The major impact of economic disturbance is increased operational cost with 20% while both financial instability and an increase in the number of out-of-school children ranked 2<sup>nd</sup> with 15% each. The paper recommends collaboration between private school operators and the government to improve the private school system, promoting education for all. Diversifying revenue sources and implementing remote learning technology can enhance education quality.

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### 1. Introduction

The privatization of education in Nigeria is on the rise due to government policies encouraging private investments in education. Historically, Nigeria's education system has been primarily

public sector-focused, but economic and political instabilities have made government-owned institutions less effective. This has led to a rise in private educational initiatives, as youth unemployment and the need for quality education collide with declining state standards. Private enterprises, including individuals, business conglomerates, faith-based organizations, and transnational corporations, seek to attract parents dissatisfied with the government's focus on education to rationalize public expenditure on education. The strength of the private schools in Nigeria could be deduced from Lagos state where there is more enrollment in private schools than the public schools, accounting for about 55% of the total enrollment in 2000. A study by the Department for International Development (DFID) has reviewed the impact of private schools on education in developing countries. The research, funded by the Department, found that private schools have a significant impact on education, particularly in low-fee private schools. The study found that private schools offer better teaching, better learning outcomes, lower costs due to lower teacher salaries, and a perceived better quality of education as a key factor in parents' choice (1).

The World Bank Group, the largest financier of education in the developing world, is working in 90 countries to help them achieve SDG4: inclusive and equitable quality education and lifelong learning opportunities for all by 2030. The COVID-19 pandemic has exacerbated the global education crisis, with long school closures and a wide digital divide leading to an increase in Learning Poverty. This has led to significant learning losses and exacerbated disparities in nutrition, health, and access to essential social protection. Governments are urged to implement Learning Recovery Programs, focusing on digital technologies, early childhood development, education data, finance, and inclusive education, to meet SDG4 ambitions. The study examines the impact of political interruptions in Nigeria between 1970 and 2003 on education policies, institutional norms, governance structures, and attitudes. It focuses on the period after the Civil War when the Federal Government became fully involved in managing primary and secondary schools. The first successful democratic transition occurred in 2003, and further disruptions to the country's democracy continue to influence the political economy of education sector development. The study examines the rise of private schools, the failure of the public education system, and the nature of military education policies. The study concludes that military interference has had significant impacts on the education system (2).

Private educational institutions in Nigeria are schools that are not managed by the government and are the primary providers of secondary and higher education in the country. Public educational institutions face challenges such as population increase, lack of public investment in educational infrastructure, and highly competitive admission into public institutions. As a result, students who can afford private education and the associated benefits are increasingly choosing this option. Simultaneously, private schools are required to register by the government with the fulfillment of various local government requirements and also "all levels of education can be provided by either of the schools". However, the effective management of economic resources in the provision of 'quality' education and the demonstration of its social benefits from private

educational institutions are yet to be systematically researched and thus remain seemingly elusive.

### Importance of Private Educational Institutions in Nigeria

Nigeria's rapidly growing population has led to a significant shift in the country's education system, with 9 in 10 students receiving their education in private schools. Private schools have a greater share of primary school students than government-owned schools, with junior secondary schools having a higher enrollment than privately owned schools. This shift is a result of economic turmoil since the Nigerian Civil War, with oil price shocks and adjustment programs causing inflation and unemployment. Despite decreasing government funding, private education remains a crucial tool for escaping poverty and gaining social mobility (3). Access to education is seen as an avenue to upward income in a society marked by economic volatility, underscoring the importance of private educational institutions in Nigeria. The 'learning crisis', a global issue affecting education, has been largely unresolved due to political settlements and the distribution of power among social groups. The book explores the conditions under which reforms to shift education provisioning onto a higher-quality pathway are undertaken and enacted, arguing that politics plays a significant role in explaining this. The book fills a critical gap in the political analysis of education in general and the political economy of education quality in developing countries. It features a comparative analysis of the politics of education quality reforms across six low- to middle-income countries, which were successful in expanding access to primary schooling but struggled to improve learning outcomes due to variable political commitment levels (4).

### Research Objectives

This study examines Nigeria's private educational institutions' economic challenges, including inflation, government funding, unemployment, and infrastructure maintenance. It emphasizes educational impact, collaboration, and remote learning and means of fundraising towards sustainable adjustment and funding.

## **2. Review of related literature**

### **Economic Disturbances Faced by Private Educational Institutions**

#### **Impact of Decreased Enrollment Rates**

Private educational institutions rely on tuition fees as their main revenue source, and any drop in student enrollment directly affects their financial standing. Many institutions have reported decreasing student numbers, with 44% of stable institutions considered lucky. To maintain a healthy surplus, many institutions lower admission requirements, but this often doesn't address the root problem. To maintain quality education, cost-saving measures like faculty salaries and benefits are implemented. Evangelical and politically active universities face rapid enrollment decline due to their focus on free market enterprise and lack of critical thinking. Mission-driven institutions provide a more wholesome and affordable education, while tuition-driven institutions focus on life success (5).

#### Declining student numbers

Private educational institutions face declining student numbers due to various factors, including rising tuition costs, economic recessions, and changing demographic trends. Many families are opting for public schools, leading to a snowball effect. This decrease in enrollment results in significant revenue loss, leading to department cuts and staff upset. The baby boomer generation has also reduced school-aged children, forcing private institutions to compete for a dwindling market (6). However, the impact of decreased enrollment rates is more significant than a falling student body. Students may not receive the personal attention and care that private institutions pride themselves on, and the variety of extracurricular activities may diminish. The quality of teachers may also decline, leading to staff redundancies and outdated resources. This may lead to a negative impact on the school's reputation and student numbers.

#### Financial implications of reduced tuition fees

Private institutions rely on tuition fees to cover operational costs due to reduced government funding. A decrease in enrollment rates can significantly impact an institution's financial health. This could lead to reduced spending on resources, campus maintenance, and teacher training, perpetuating a cycle of worsening educational standards and reducing the institution's attractiveness to potential students. Private institutions also face difficulties in securing loans or other forms of institutional development finance, which rely on a stable income stream. Extended periods of financial difficulty can damage the institution's public image and international standing. The financial implications of reduced tuition fees affect the wider economic resilience of private educational institutions, affecting the ability to maintain and improve education quality, expand, invest, and develop new opportunities for current and future students. Successful management of these financial challenges is crucial for delivering high-quality education to current and future generations.

#### Challenges in maintaining quality education

Institutions must deliver high-quality education to meet industry standards and maintain innovative teaching practices. However, maintaining this is expensive due to high salaries and maintenance costs. To combat economic constraints, leaders can conduct regular audits of educational practices and resources to identify inefficiencies and prevent misuse. They can also diversify revenue sources, such as collaborations with industry or alumni and friends, to provide

a more sustainable income. A conservative work culture can also pose challenges in adopting cost-effective practices. Cultivating a culture of continuous academic and professional development can help ensure practices align with industry standards and technology. Open dialogues between leadership and staff can reduce resistance to change and promote cooperation. This can enhance innovation in teaching practices and promote a shared vision for providing high-quality education sustainably and cost-effectively. A study in the International Journal of Educational Research found that 71% of schools in Lagos State, Nigeria, were private, with more unregistered private schools than government and registered private schools. The study found that 33% of school children were enrolled in private unregistered schools and 75% in general private schools. Teaching activity was higher in private schools than in government schools, and teacher absenteeism was lowest in private schools. Most school inputs showed comparable levels of provision in government and private schools (7).

The report by (8) highlights the challenges faced by private schools in Rivers State, including financing, management, operating in an environment less than public schools, restricted personnel recruitment processes, and limited facilities. Private schools must adhere to state education laws, equipment, and environment to achieve good performance and contribute to education delivery. Funding is crucial for private schools, as most are small and lack teaching equipment and facilities. Banks may not provide loans for these schools, making it difficult for them to acquire education-specific environments, equipment, and quality teachers. Manpower development and capacity-building programs are essential for ensuring quality teaching and learning. Private school owners should be required to create a board of governors when requesting a license to operate, with clear functions, meeting times, and reporting processes. Merger plans can also help private schools develop mega schools by bringing resources together.

### **Strategies for Navigating Economic Disturbances in Private Schools towards Achieving Basic Primary Education**

Despite the challenges, collaboration between private school operators and the government can open new opportunities for improvement; while efforts geared towards funding and resources to support these schools. Collaboration efforts between private education providers and the government can help improve the private school system in Rivers State and contribute to the goal of Education for All (9). Private schools heavily rely on tuition fees as their main source of revenue, which can be significantly impacted by economic disturbances. To maintain financial stability, private schools should diversify their revenue streams, establishing alternative income sources beyond tuition fees. This can help reduce dependence on a single source of income, such as fundraising, donations, or corporate sponsorships. To successfully execute diversified revenue streams, private schools should attract and retain different types of income sources, such as diversifying fundraising efforts, establishing long-term contracts with corporate sponsors, and engaging alumni in annual donations. These strategies align with the primary goal of maintaining a high standard of education quality and can help private schools navigate difficult times.

Private schools often use fundraising events as an alternative revenue source to support their operations. These events can include direct sales, special events, solicitation activities, and fundraising events like annual funds, capital campaigns, endowment campaigns, planned giving, major gifts, and grants. The primary benefit of choosing fundraising events is their potential to generate large sums of income, compared to grant proposals which provide a fixed income level. Additionally, fundraising events offer flexibility, allowing schools to choose different types that best suit their needs, maintaining interest from potential donors. Additionally, fundraising events provide an inclusive platform for all stakeholders to contribute, fostering strong relationships and establishing a sustainable donation chain. Corporate sponsorships help schools reach a wider audience and benefit from the corporate sector's expertise. They provide long-term income generation and aid fundraising strategies (10). Schools must establish expectations and efforts before approaching potential sponsors. In a competitive market, schools must establish themselves as attractive investments. Parents, teachers, and community members can provide valuable introductions to potential sponsors, making corporate sponsorships a crucial sustaining factor for schools.

Diversity within the alumni community presents challenges for schools and their fundraising teams. Younger alumni are more likely to respond to digital campaigns, while older age groups are important donor pools. Designing marketing and engagement strategies for a broad spectrum of age groups can be challenging. Establishing and maintaining an alumni donation program requires a strong, professional fundraising and alumni relations team. Private schools often value payroll donations, which provide continuous revenue without the need to find new donors or apply for funds. Maintaining a culture of giving among former students is crucial for maintaining a steady stream of donations, allowing schools to plan better and save money on sporadic donations.

Nigeria is aiming to improve its educational system, particularly private schools, to ensure quality education. Private schools are considered more productive than public ones due to their efforts in academic standards and discipline. However, new private schools as posited by (11) face challenges such as inadequate structure, regulation, and student quality. Maintaining quality education is crucial for the digital generation, and Nigeria's management, administrative, and teaching staff should appreciate their efforts in creating a cost-effective and energy-efficient educational system. High-quality education is essential for socio-economic development, global position, and overall development.

### **Collaboration with Government and Non-profit Organizations in supporting private schools towards the growth of basic education**

The 2014 education policy draft emphasizes cooperation, proactivity, and self-regulation for supporting the education and training system. Collaboration is crucial for achieving common goals, identifying hidden problems, developing alternative solutions, and ensuring local

communities own the final result. It also facilitates knowledge and skill transfer among stakeholders, such as private school management teams and non-profit organizations. This collaboration improves education quality, fosters accountability, and promotes transparency.

### **Leveraging Technology for Remote Learning**

The integration of technology into private school education in Nigeria is transforming the traditional classroom model and reshaping the educational landscape. The pandemic has highlighted the need for a more remote approach to education and the impact of technology on children's academic research and computer literacy. Technology allows teachers to be more interactive with learning materials, making learning relevant to students' lives. It also enhances the accounting curriculum by putting transactions and information into electronic format. Remote learning methodology offers a way to transform traditional educational systems into modern student-centered systems, allowing science and technology to be effectively used for students, teachers, and national prosperity (12). By embracing technology, Nigeria can create a more inclusive and effective learning environment for future generations.

### **Challenges Faced by Private Educational Institutions**

#### **Financial Constraints**

A survey revealed that 76% of private educational institutions face insufficient funds as their major problem. This is due to the increasing demands for quality education and the inability to attract funding from businesses or industry. Private institutions rely on tuition fees and cost-sharing from parents and well-wishers. High operational costs, including higher salaries for teaching and non-teaching staff, ballooning utility bills, lease and service charges, and inflation, negatively impact their operations. Limited access to grants and loans is another issue, as most institutions operate as profit-making entities, limiting their ability to access grants and credit facilities. This results in financial constraints that limit their capacity to contribute significantly to national education goals and objectives.

#### **Insufficient funding**

Private educational institutions in Nigeria face numerous challenges, including financial constraints, high operational costs, and limited access to grants and loans. These constraints hinder access to necessary resources for effective operations, scaring potential investors. Parents pay high fees to secure a good education, but many schools charge tuition fees arrears, leading to poor infrastructural development and overpopulation. The lack of policy direction regarding funding affects private schools, affecting staff and employees, providing in-service training, paying lawyer's fees, maintaining computer literature, and providing welfare incentives. The lack of supervisory control and decision-making autonomy in Nigeria's education sector also leads to

many private schools closing down at will due to insufficient funding (13). The payment of wages and salaries for staff is another significant issue.

### **High operational costs**

Private institutions in Nigeria face significant challenges due to high operational costs, including tuition fees, inflation, and rising utility prices. These costs are not offset by direct government funding, and schools must adjust for these costs. Many run scholarship or financial aid programs to help address these challenges. However, high operational costs and funding uncertainty can limit these initiatives, impacting tuition rates and making the institution less accessible to lower and middle-income families. As demand for private education continues to grow, many families may find alternatives, such as overcrowded public schools, to meet the financial burden.

### **Limited access to grants and loans**

Private educational institutions in Nigeria face significant financial challenges due to limited access to grants and loans. They lack government financial assistance and have a small chance of obtaining loans from local or international financial institutions, making them less attractive to investors and lenders. This lack of access prevents large-scale developmental projects, hinders long-term expansion, and creates financial stress for institutions.

### **Recommendations for Overcoming Economic Disturbances**

This research examines the management of economic hardships in private primary and secondary education in Nigeria, a country facing significant economic challenges. The education sector faces dwindling fee payments, financial insolvency, decreasing enrollment, restricted access, and limited academic program development. Private education generates up to \$200 million within a decade, but there is no policy strategy to address economic disturbances (14). The study aims to provide a systematic academic appraisal of these issues and focus on solution-driven policy suggestions, ensuring private participation in education at all levels.

### **Future Outlook for Private Educational Institutions in Nigeria**

The Future Outlook for Private Primary and Secondary Educational Institutions in Nigeria is a study that examines strategic planning trends and challenges in the educational environment across Africa. The growth of the middle class in Nigeria has led to a growing demand for private education, particularly in urban areas. This presents a potential future for the sector, but challenges such as quality, equity, and government regulations may hinder its progress. Nigeria has a two-tier educational system, with the public system being government-funded and following the British model, and the private system being largely faith-based. Since the return to democracy in 1999, the Nigerian government has promoted private education, with student enrollment growing at around 16% per year (15). The research aims to focus on the future outlook for these institutions and strategies to improve their status.



### 3. Methodology:

The research employs a mixed-methods approach, involving quantitative surveys and qualitative interviews with parents, teachers, and administrators from a representative sample of private schools in Nigeria, to ensure a comprehensive understanding of the issues.

### 4. Findings and discussion

Table 1: Economic factors disturbing private schools in Nigeria

Factors	Impact	Very high	High	Fair	low	very low	RII	Rank
		5	4	3	2	1		
Inflation	The rising expenses for utilities, supplies, and staff, along with higher tuition fees, are causing substantial financial strain.	72	52	21	10	6	4.08	1
demographic Shifts	Population changes are impacting student enrollment, leading to shifts in demand for specific educational programs and class of school selection	68	55	22	12	4	4.06	2
Economic Downturns	The enrollment has declined due to financial constraints, resulting in reduced donations and endowments.	58	51	36	12	4	3.91	3
Technological Disruptions	The cost of investing in technology for online learning and the training costs for staff to adapt to new educational tools are significant expenses.	65	42	28	18	8	3.85	4
Competition	The increasing competition between students and skilled educators is putting pressure on educational institutions to improve their facilities and quality.	54	46	29	22	1 0	3.69	5
Policy Changes	Changes in economic policies impact budgets, leading to compliance costs for adapting to new regulations.	53	44	34	18	1 2	3.67	6

Table 1 shows that inflation resulting in a high cost of living is rated as the major factor affecting the private educational sector in Nigeria with a relative impact index of 4.08. Demographic shifts and economic downturns are ranked 2<sup>nd</sup> and 3<sup>rd</sup> with RII of 4.06 and 3.91 respectively. The study collaborates with previous work by (16) who stated that factors influencing private sector school choices and performance are family size, income, number of children, parents' profession, and male-parents attending private schools were major influences. Parents preferred private schools for better facilities, teachers, qualifications, supportive environment, and better examination results.

**Table 1: Economic Impacts Faced by Private Schools**

Economic Impacts	Description	Percentage
Financial instability	Dependency on tuition fees as the primary source of revenue harps schools' growth and puts pressure on parents resulting in the inability to pay fees	15
Reduced enrolment	There arises an option to shift to an Online educational system and public schools	10
Increase operational cost	The inflation cost increases fuel, transportation, materials purchase, and other overhead cost of the schools	20
Increase out-of-school children	Children whose parents couldn't afford the tuition withdraw, thus increasing the number of out-of-school children	15
Job apathy	Teachers lose interest due to lack of motivation and job satisfaction as a result of the economic dysfunctional	10
Loss of job	To cut down operational cost, schools tend to shed off some workers i.e. non-teaching staff	10
Increase job mobility	The economy put huge pressure on workers; leading to them searching for other alternatives that pay higher	5
Operational deficit	The cash outflow become higher than the inflow thereby resulting to operational deficit	10
Closure of operations	The inability to stay sustained may result to immature closure of the school operations	5

Major impact of economics disturbance as shown in Table 2 and figure 1 is increase operational cost with 20% while both financial instability and increase in the number of out of school children ranked 2<sup>nd</sup> with 15% each. This was in coincidence with the work by (17) who opined that the turbulent economy has led to rising operational costs, inflation, and competition. Many schools have closed, requiring financial stability strategies. Mergers, such as The Mill Hill School Foundation's acquisition of Cobham Hall School, have reduced operating margins. Schools are now operating more like businesses.

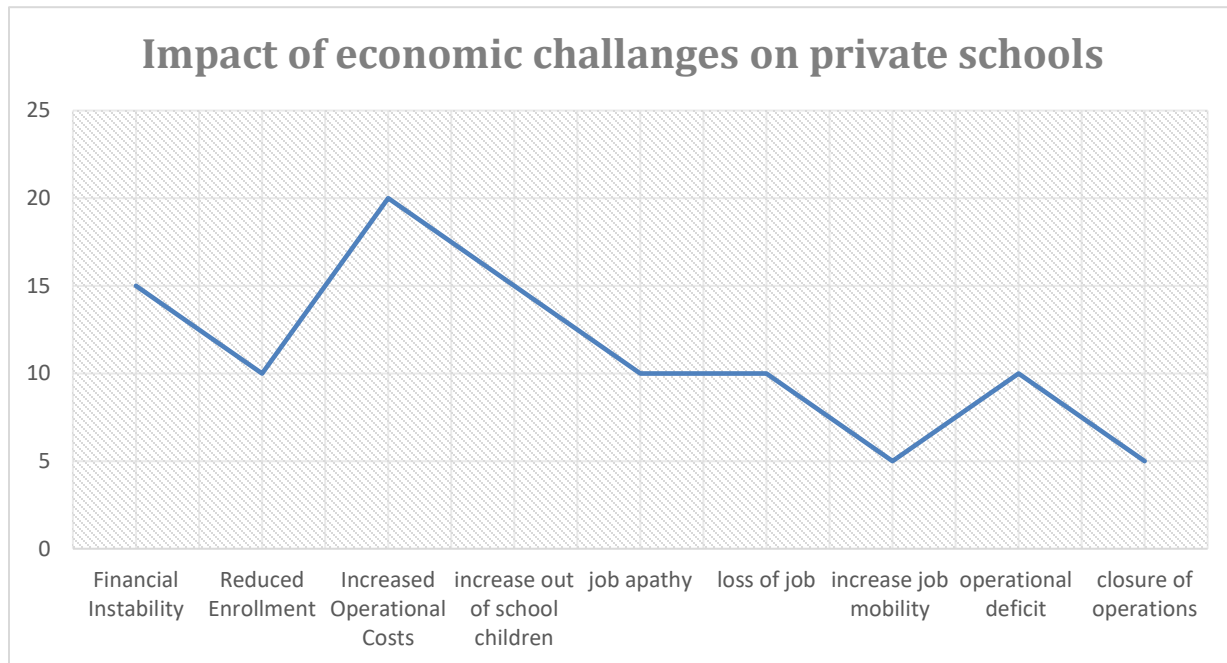


Fig 1. Impact of economic challenges

## 5. Summary

The economic factors affecting private schools in Nigeria include inflation, demographic shifts, economic downturns, technological disruptions, competition, and policy changes. Rising expenses for utilities, supplies, and staff, along with higher tuition fees, are causing substantial financial strain. Demographic shifts are impacting student enrollment, leading to shifts in demand for specific educational programs and class selection. Economic downturns result in reduced donations and endowments, while technological disruptions include the cost of investing in online learning and training staff. Competition between students and skilled educators is putting pressure on educational institutions to improve facilities and quality (18). Policy changes also impact budgets, leading to compliance costs for adapting to new regulations.

The economic impacts faced by private schools include financial instability, reduced enrollment, increased operational costs, increased out-of-school children, job apathy, loss of jobs, increased job mobility, operational deficit, and potential closure of operations. These factors contribute to the financial strain on private schools and the need for improved facilities and quality education.

## 6. Recommendation

Collaboration between private school operators and the government can improve the private school system, promoting Education for All. Diversifying revenue sources and implementing remote learning technology can enhance education quality.

## 7. Contribution to knowledge

The work explores the impact of economic turbulence on Nigeria's private schools, highlighting challenges and implications for education quality. It established that the private education system is inevitable to continually address the global education crisis; thus urging governments to implement Learning Recovery Programs.

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