



## CHALLENGES IN OWNERSHIP AND FUNDING PRACTICES OF UNIVERSITY EDUCATION IN NIGERIA

**Dr. Opara, P. I.**

Department of Educational Management and Business Studies,  
Federal University Oye Ekiti, Ekiti State, Nigeria.  
[patoparaife@yahoo.com](mailto:patoparaife@yahoo.com)

**Dr. Ajimuse, M. S.**

Department of Educational Management and Business Studies,  
Federal University Oye Ekiti, Ekiti State, Nigeria.  
[muyiwa.ajimuse@fuoye.edu.ng](mailto:muyiwa.ajimuse@fuoye.edu.ng)

**Dr. P.S.C. Nzegbulem**

Faculty of Education, Imo State University. Owerri  
[patinze@yahoo.com](mailto:patinze@yahoo.com)

&

**Dr. Mrs. Okechukwu - Oji Nwachinemerem**

Directorate of General Studies Federal University of Technology, Owerri  
[nwachiokey2006@gmail.com](mailto:nwachiokey2006@gmail.com)

### **Abstract**

*The motivation to publish this paper is the need to save the Nigeria Public Universities from going into extinction from under-funding. The problem of poor funding of universities is one of the major challenges impeding the potentials of the Nigerian University education system to act as a catalyst to growth and development. This paper does not subscribe to public universities autonomy rather it accepts funding along the line of ownership, being citizen's right to affordable education. The paper insists that apart from the conventional sources of funding in public universities such as government subventions, donations, endowment funds and levies among others. Universities can explore alternative strategies such as taking more aggressive posture in commercializing innovations, research funding, the avenue of parents/management forum could be explored and host community contributions effectively considered. Most of all, beneficiaries of university education are identified to contribute because every rational individual will contribute to a project because of the benefit they have gotten from it as alumnus of such universities. The paper recommended that all beneficiaries of university education should be informed through appropriate medium to contribute their quota to the funding process. While management of universities are also challenged to judiciously use available resources.*

**Keywords:** Funding practices, ownership, challenges, beneficiary, university education

### **Introduction**

Education has been regarded as an indispensable tool for individual and national development. It is a dynamic instrument of change. It is not only a basic social obligation from the government but a critical catalyst for growth and development (Abiodun & Olayemi, 2017). It has been seen as a strong factor determining the economic well-being of an individual and the society at large (Alumanah 2001). Globally, University education which is the focus of this paper, is viewed as a good investment for national development, in view of this, Nigerian government accepts education to be a huge government venture and thus gives it a whole hearted support (Federal Republic of Nigeria, 2013). In the same vein the Federal Republic of Nigeria(2013)-stipulated that universities education, for instance shall make optimum contribution to national development intensifying as well as diversifying its programme for the development of higher level man power in the context of the need of the nation vis-a-vis making professional course content to reflect the



national requirements. However, these laudable objectives can hardly be accomplished if university education is not adequately funded.

The smooth running of any educational institution depends largely on the availability of resources be it human, material or financial. This resources also determined to a large extent the achievement of set goals of any organization (Gambo &Fasanmi 2019). Ozigi & Canham (1979) were of the opinion that no organization can carry out its functions effectively without adequate financial resources at it's disposal. Funding which represents financial resources plays a vital role in the development of universities. Therefore, the funding of education is a vital area of economics of education (Akangbou, 1986).

The World Bank in 2010, cited in Famurewa (2014) reveals that the problem of higher education financing, especially university education is more serious in Africa than the rest of the world. In Nigeria for Instance, apart from global economic recession which is ravaging the economy, other factors like huge foreign and domestic debts, declining revenue from non-oil sectors due to neglect, declining revenue from the Oil sector in which the government highly depend upon to make huge budget and ear marked such for debt servicing on yearly basis, mismanagement of economic resources, high rate of corruption in all sphere of the economy etc. Had made it difficult for the government to generate adequate resources to fund the public tertiary institutions in the country.

Most of the recently recorded crises in Nigeria Universities are traceable to funding issues. Many universities have been under lock and key, at one time or the other because of agitations on issues bordering on money. While some were shut down on account of non-payment of allowance of workers, some others are as a result of issues concerning poor welfare services of students. The problem of insufficient buildings, under equipped laboratories and facilities in Nigerian universities can be traced to inadequate funding. Most student riots in the University and even most of the crisis between university unions and federal government of Nigeria can be traced to monetary issues which revolve around inadequate funding of these institutions (Gambo &Fasanmi, 2019).

### **Overview of Funding of University Education in Nigeria**

In recent times, the allocation of fund to federal universities by the federal government has not been pleasant to other university stakeholders. University education sector often blame the government for inadequate funding of university Education in Nigeria while the government in turn blames the sector of inefficient Utilization of resources allocated to them.

Universities are neither encouraged nor challenged to play constructive role in research and development through generous discretionary funding from government. According to Olayinka (2008), Nigerian Universities as corporate bodies are hardly involved in projects that are sponsored by government which ordinarily should be a good source of revenue to them. However, in developed countries of the world, Universities are major contractors to government because they bid for projects that provide the basis for the knowledge that is to be used to move the society forward.

The situation of inadequate funding of universities became so degenerated to the extent that some universities could not pay their workers salaries, some are owing their workers up to 5-6, and even 7 months accumulated salaries as at the time of writing this paper and no thanks to the current economic recession that Nigeria nation is going through. This problem has resulted in the curtailing of research activities in the universities

Therefore, the respected academics and University administrators have to buckle up to confront the emerging challenges squarely if truly education is the last hope of the common masses (Abiodun and Olayemi, 2017).

### **Efforts at Providing the Needed Funds**

Akinsanya (2007) averred that the financial constraint in the country has made education to suffer. Government may not be able to fund tertiary education effectively and efficiently due to inaccurate statistics to plan our economy and prevalent economic crises. To sustain tertiary education in the country, all stake holders which include parents, guardian and the society in general, the private sector and non-governmental agencies must become involved in the financing effort. The education sector can only approach the optimal in provision and production when every stake holder strives to do its part on the financing of tertiary education in Nigeria. In this regard government and some of the other stake holders have been exploiting other avenues for funding tertiary education. Ogbogu (2011) asserted that government is the major source of funds for federal



universities in Nigeria. It provides 90 percent of total income disbursed through the Nigerian universities commission (a buffer organization that assists the government in coordinating the affairs of universities), the remaining 10 percent is locally generated by each university. The Education Trust Fund (ETF) was established in 1993 to facilitate the execution of projects aimed at improving the quality of education in Nigeria. In order to generate sufficient funds the act which established it imposed 2 percent education tax on the assessable profit of all registered companies in Nigeria. Before the introduction of education tax, contributions from the private sectors to tertiary institutions in Nigeria were limited to endowments of Prizes and professional chairs gift, and voluntary donations (Ajayi and Alani, 1996). For example the petroleum technology development fund PTDF established professional chairs in six universities to undertake research relevant to capacity building in the oil and gas industry. The institutions involved have been enjoying annual allocations ranging from 14 million to 20 million per institution in the recent past to support the chair (Bamiro and Adediji, 2010). Nigerian tertiary institutions have embraced commercial Ventures in response to government mandates that each tertiary institution must generate at least 10% of its total Revenue. The commercial Ventures which are of different kinds include: Consultancy services, petrol stations, bookshops, Publishing Houses, schools, hotels, etc to bring about Internally Generated Revenue (IGR). The margin of profit from the different Ventures ranges between 4.7 million Naira and 82.9 million Naira annually from each University. The venture which attracts high profit margin are those offering professional services such as Consultancy services, Distant learning programmes and hotel services. Generally, the profits made from these Ventures are ploughed back for expansion and for enhancing the working conditions of staff. According to Ajayi and Ekundayo (2006) the presence of private hands in education is considered an alternative means of funding tertiary education in the country.

Further effort at finding solutions to funding problems is the introduction of private public partnership in funding tertiary education in Nigeria. According to Ahmed (2011), Partnerships between the Public sector and Private Companies (PPP) for the Finance, Design, Build, and maintain infrastructure and delivery of associated services are means of meeting the need for modern, efficient infrastructure and for reliable cost effective delivery of public services. These partnerships fill the Resource gap in infrastructure delivery and operation in the following ways;

- They engender acceleration of infrastructure provision.
- They also promote faster implementation of projects and reduced whole Life costs of Projects.
- They offer better risk allocation between public and private sectors, offers better and sustainable incentive to perform and engender accountability in utilization.
- They improve the overall quality of service
- They often lead to the generation of additional revenue and overall value for money for the entire economy.

### **Challenges of Funding University Education in Nigeria**

One major challenge of funding university education is the question of who should finance or fund it? There has been a lot of debate about cost of Education especially on who should bear the cost. Many individuals and corporate bodies in Nigeria have the opinion that university education should be financed by the government while the government on the other hand, complain of scarce resources.

University system, students and parents often rely on the government for Funding Nigerian Universities forgetting the fact that not only the government benefit from University education in Nigeria (Gambo and Fasanmi, 2019). The way and manner the available the Funds are utilized is also an issue of concern in Nigerian universities. It is no longer news that the economic recession in the Country has greatly affected government's Monetary support for Universities. It is however worrisome that the available funds in Universities are not judiciously utilized for the purpose it is meant. Corruption which has become the order of the day in the Nigerian Polity is also becoming prominent in universities.

In essence, universities are facing the problem of funding not only because of the hard times the economy of the nation is undergoing but because the available funds are actually not judiciously utilized by the management of universities. One of the Federal universities in south west Nigeria was shut down for over two months in 2016 and members of the University accused the management of mismanagement of funds which was meant to pay backlog of certain allowances (Gambo and Fasanmi, 2019). Other challenges include



Non release of approved fund, budgetary issues, price inflation and bureaucratic issues amongst others. Oyeneye (2016) & Adegbite (2007) observed major challenges facing the management of tertiary institutions in Nigeria to inadequate funding. On budgetary issues Ayodele (2002) observed that total expenditure devoted to education is grossly inadequate. Bamiro & Adedeyi (2010) stated that teaching and research has reduced considerably due to overcrowded unconducive learning environment. Chang (2007) identified poor fund of education to be responsible for poor teachers' salaries and low productivity.

Ochuba (2001) & NUC Report (2004) identified poor funding to be responsible for decaying laboratories, libraries, book/journal in higher institutions.

Eisemon & Davis (1990), & Akangbou (1992) pointed out Bureaucratic issues, lack of planning, proliferation of higher institutions and ad-hoc expansion of enrolment as great challenges. Utulu (2001) also pointed out that physical facilities have deteriorated from poor funding leading to poor quality education.

### **The Way Forward In funding University Education**

Every rational individual embarks on a project because of the benefit they will derive from it, therefore the question of who should Fund University education in Nigeria can be answered by identifying who benefits from University education in the country. Identifying beneficiaries of university education will lead us to how to fund university education in Nigeria because the benefit an individual or group will gain from a project can motivate them into putting their resources into it (Gambo and Fasanmi, 2019).

Conventional sources of funding universities. There is a dire need for universities in Nigeria to look elsewhere in order to confront head on the problem of poor funding militating against their progress. In fact, there should be great and aggressive mobilization of Private financing for universities. More so, when federal government, through the national universities commission (NUC), has continuously mandated all Federal universities to explore ways of generating revenues internally, such that, the management would not have to look up to the government for solving all their financial Problems (Okojie, in Onuoha, 2013). Thus universities are compulsorily mandated to generate a minimum of 10% of their income as internally generated revenue (IGR). Hence, Universities have no other choice than to explore new creative and non-governmental mobilization sources which according to Babalola (2014) include; funds from School fees of students, funds From investment from commercial ventures, funds from philanthropic donations and endowments from granting of honorary degrees Alumni Associations, private industries or organizations and individual contributions, funds from external aid in terms of direct donations, grants, Land, buildings, technical equipment, Scholarships and student loans and funds from other income generating activities such as contract research, consultancy services, collaborating with private institutions (staff training) partnership etc.

Some other beneficiaries of university education include Students of University Education. The attendance at a University has a significant impact on an individual's lifetime earnings. University students pursue university degrees mostly because of the benefit that accrue solely to what the individual derived from it. Adelokun et al. (2010) identified direct financial returns to include employment related benefits and societal benefits. He reveals that the first beneficiaries of higher education are the higher education graduates. Students of university education benefit from being trained in the university after graduating. University education helps in moulding an individual by making it possible for such an individual to be useful to himself in terms of earning money that would serve as avenue for making life comfortable. University education can lead to an increase in the future level of income or output of the educated individuals through improved productivity of labour. Alan B. Krueger, an economics professor at Princeton, says that, up to a point, an additional year of schooling is likely to raise an individual's earnings about 10 percent. It can also lead to psychological satisfaction (non- monetary) in the graduates and it can bring "Spill-over" or "Neighborhood" Benefits as identified by Adelokun (1997) on the rest of the members of the Community in which the graduates Live. In the same vein, education has indirect effects on health, fertility and life expectancy of University graduates. Since students benefit from the University education in the long run, they should be actively and willingly (not grudgingly) involved in the funding of university education through the payment of school fees if they want to receive the best education. Students should be courage to secure paid jobs while in school during long vacation and be involve in businesses that will not distract them From their academics in order to have an input in the payment of their fees.





**Parents / Guardian benefits:-** They also benefit from the University education of their children/ wards. In Nigeria, most parents have the mentality that the children must take care of them after graduating from the university, so they should willingly be involved in funding university education through the payment of their wards school fees and through donations if our universities must be adequately funded. Many political parties in Nigeria promise free education to its citizens, they do this at the detriment of good education, and because they cannot solely fund the educational system, schools automatically become under-funded and poor education becomes the order of the day. Adaralegbe (1990) also questioned free education in a depressed economy like Nigeria while Adesina (1990) elaborated that in countries where education is free there is a programme of raising funds directly or indirectly within the system to finance the educational system. Therefore, to have good education, Schools must be well funded and for schools to be well funded, Parents must see the funding of schools as a joint responsibility.

### **Benefits from the University system**

The university has a lot to gain from the education she offers to students. Some Alumnus return to the universities where they graduated from to donate some equipment, build lecture halls, hall of residence, give scholarship to indigent students etc. So universities must be involved in funding or financing their universities. They can achieve this through Internally Generated Revenue (IGR) within the university community. Apart from the school fees collected from students, Universities in Nigeria can generate income internally through transportation businesses within the community, they can set up bakery to produce bread, Manufacture water, set up large scale farming to feed the Community, they can also set up Primary and Secondary Schools, have tutorial centres, they can also run consultancy services as an arm of their investment Company etc.

All these have the ability to generate income to the University Community so that they can also be involved in funding the system. However, caution must be taken to ensure that the quest to generate internally generated revenue does not conflict with the three cardinal goals of teaching, research and community service. It is only when the university system is adequately funded that good education can be imparted, and when good education is imparted, the students will be willing to give back to their universities in the future. Organizations benefit from University education in Nigeria and outside the country. This can be classified under the employment-related beneficiaries. Graduates put into practice all they learnt from the university in organizations that recruit them thereby benefiting from their university education. Therefore organizations in and outside Nigeria who recruit Nigerian graduates should be involved in funding university education in Nigeria through donations and by giving of grants and endowment funds. (Adeyemi, 2011) recommended that since the educational system needs to be financed, the Private and Public Sector assistance or contribution should be more encouraged. Some of the organizations that have been funding Nigerian universities include: Commonwealth Grant Scheme (CGS), Higher Education Loan Programme (HELP), Commonwealth Scholarship, Disability Support Programme (DSP), Indigenous Support Programme, Structural Adjustment Fund, Higher Education Participation and Partnership Programme (HEPPP), Promotion of Excellence in Learning and Teaching in Higher Education etc.

### **Benefits from Individuals/citizens in the country**

Individuals in the Community benefit from university education. Graduates use some skills and knowledge that has been acquired in the University for the benefit of those living around them. For example, a doctor trained and practicing in Nigeria treats people who come to the hospital, his neighbours and family members based on the training he received from the University. Lawyers advocate for companies and individuals in the Country, Pharmacists prescribe drugs to citizens, Engineers help citizens, companies and the government to build, university trained teachers give good education to Pupils and students in the country, Educational Planners help in planning the educational system, etc. Therefore, individuals should be involved in financing university education because they benefit from university education in the Country. In some developed Countries, individuals/citizens get involved in the financing of University education. For example, in Britain, a Citizen named Mr. Robinson, at his death in 1970, gave all his life savings of £20,000,000 to the University of Cambridge. That was the reason why Robinsons college was named after him at Cambridge. Some colleges were even established in Cambridge by Philanthropist one of them include Pembroke College established in 1348, by Countess of Pembroke.



## Government as beneficiary of university education and support to fund it.

University education has always and will continue to be a pivot of nations development. Education is not just a private good, it is a public good because it confers some benefits to the country which includes tax among others. The government benefits from the education of its citizen's directly and indirectly. It benefits directly from the payment of tax by working educated citizens and in directly by the tax they pay on goods and services in the country. It helps to sustain and accelerate overall development. The stock of highly educated individuals produced by higher education institutions plays an important role in the innovation and the sustainable development of any society (Akinyemi, 2012), Also, Johnstone (2006) are of the opinion that higher education is an agent of change and national growth. No Country can grow beyond the growth of its university education. The Federal government of Nigeria should play her role by allocating minimum 26% of its national budget to education as advised by UNESCO, thereby increasing the amount that would be allocated to university education if our universities must be adequately funded.

## Conclusion

Since education is both a private and public good and all the benefits of university education does not go to the government alone, all the other beneficiaries of university education as identified in this work should be given proper orientation on the benefits of university education and how it affects them, so that they can be encouraged to be part of funding of universities in Nigeria. The cost of education is constantly increasing due to inflation and the current recession in the economy may not enable the government to do much in terms of adequate financing of university education, hence the need for every education stakeholder to rise up to this challenge and bail out university education from the verge of total collapse. The universities also should be proactive by looking inwards and exploring every available opportunity to generate funds for its operation. This then implies that funds should be sourced internally without solely being dependent on government.

## Recommendations

There should be aggressive private sector participation which would provide additional resources for Universities. University management should aggressively explore various sources of raising fund for its operations which hitherto have been left untapped over the years.

The right to enjoy federal government subsidy on education should not be restricted to only those attending the institutions was established by it. Every citizen in any tertiary institution should be entitled to equal rights and privileges to eliminate inequalities.

Government should not place too much burden on private universities in terms of the cost of registration as well as taxes. By so doing, the private universities will be able to complement the government owned universities in the provision of university education in the country.

Lastly, the management of universities should also be judicious in the use of available resources as other beneficiaries join efforts together in the funding of university education in the country because if there is no effective and efficient utilization of resources, the university system will still be under-funded even if all the beneficiaries are involved in the funding process.

## References

- Akangbou, S.D (1992). *The Management of Human and Material Resources for Education at the Federal level in Nigeria*: In: Adaralegbe, A. (Ed) *Education in Nigeria; 1989 and 1990 Conference proceeding of Nigerian Academy of Education* (pp. 131-140).
- Akangbou, S.D. (1986). *A Review of Research in the Economics of Nigerian Education* (PP. 78-99). In: Obanya, P., Ehiametalor, T and Olatan S. (Eds.) *Aspects of Nigerian Educational Research Literature, Benin. Nigerian Educational Research Association*.
- Akinsanya, O.O. (2007). *Financing Tertiary Education in Nigeria: Intr. Journal for African studies*
- Abiodun Oyeboji and Olayemi Jumoke (2017) *Bilingual Journal of Multidisciplinary Studies* (MJMS). Vol2, May, 2017
- Adaralegbe A (1990). *Free Education in a Depressed Economy and Widespread Unemployment* (PP. 166-167). In: Ajayi, K. and Ajayi, T. (Ed), *New Perspectives in Ibadan Vantage Nigerian Education*.
- Adegbite, J.G. O, (2007). *The Education Reform Agenda: Challenges for Tertiary Education Administration in Nigeria Presented at the 6th Annual Conference of Registrars of Colleges of Education in Nigeria* (SW zone) held at College of Education Ikere – Ekiti.



- Adelokun, A. (1997). *A Comparative Analysis of the Rates of Return to Engineering and Teaching Education in Nigeria Universities*: Unpublished Ph.D. Thesis, University of Ilorin, Nigeria.
- Adelokun, A, Ajayi, Y.& Oni, D. (2010) *Economics of Education*. Ibadan: Sceptre prints Ltd.
- Adesina, S. (1990). Changing Phenomenon in the Nigeria Educational System (pp 3-21) In: Ajayi, K. and Ajayi, T. (Eds) *New Perspective In Nigeria. Education*. Ibadan Vantage.
- Ahmed, M. (2011). *Universities Infrastructure and Services Concession Options Consideration and Methodologies*. (Accessed on: August 10, 2011).
- Ajayi, I.A. and J.B Ayodele (2002). *Fundamentals of Educational Management*. Green Line Publishers, Ado-Ekiti.
- Ajayi, I. A. & Ekundayo H. (2000). *Funding Initiatives in University Education in Nigeria* Presented at National Conference of (NAEAP) Enugu State University of Science and Technology.
- Ajayi, T. and Alani, R (1996). *A Study on cost Recovery in Nigerian University Education Issues of Quality, Access and Equity. Financial Report* Accra. Association of African Universities (AAU)
- Akinyemi, B. A. (1971). *A History of Nigerian Higher Education*. Lagos: Macmillan and Co (Nig).
- Alumanah, J.N.(2001). *Higher Education in Nigeria: Obstacles and Options for sustainability. Proceedings of the 12<sup>th</sup> General Assembly of SSAN*.
- Babalola, J.B (2014). *Funding Models in Education with Reference to Nigeria, Paper For 2014 Education Summit Organized, by the Academic Staff Union of Universities (Asuu) of Ibadan 2015*.
- Bamiro, O.A and Adedeji, O.S (2010). *Sustainable Financing of Tertiary Education in Nigeria* Ibadan University Press.
- Caldwell, B. J and Spinks, J. (1992) *Leading the Self-Managing school*: The Falmer press London.
- Chang C. (2007), *Nigeria 10-year Strategic Plan for Education. Policy, cost and Financing Assumptions Document of UNESCO*.
- Eisemon, T. (1990). *Strengthening University Research and Training Capacities in subsaharan Africa, Unpublished Manuscript*.
- Ezekwesili (2006). *Lack of Fund is the Bane of the Nigerian Education System* 9pm NTA Network News October.
- Famurewa, I. O. (2014). *Inadequate funding, as the bane of Tertiary Education in Nigeria*. Greener J. Economic and Accountancy. 3(2).20-25.
- Federal Government of Nigeria (2004). *National policy on Education*, Lagos: Federal Government Press.
- Gambo, O. O. and Fasanmi S.A (2019) *Funding University Education in Nigeria the Challenges and way forward, in Bulgarian Journal of Science and Education Policy (BJSEP), Volume (3) NO.1 2019*.
- Ibukun, W.O. (1997). *Educational Management: Theory and Practice*. Green Line Publishers, Ado Ekiti.
- Johnstone, B. (2006). *Financing Higher Education: Cost Sharing in International Perspective*. Boston Jense.
- NUC, (2004). *Report on the Performance of the Federal University System in 2002*. Presented to Education Minister, Thursday, December, 12th 2004.
- Ogbogu, C.O. 2011). *Modes of funding Nigerian Universities And the Implications on Performance. Presented at Barcelona European Academic Conference, Barcelona Spain*.
- Okorocho, C.C. (2004) *The Role of Education and Educators in Nation Building*. Presidential address and Bishop charge, Anglican Diocese of Owerri.
- Olatunbosun, (cited in) Ajayi, I. A. and Ekundayo, H.T(2008). *The deregulation of University Education in Nigeria, Implications for quality assurance* Nebula, S. (4).
- Olayinka, I. (2008). *Reform and Revitalization in Higher Education*. In J.B. Babalola and Popoola, L. (Eds) *Revitalization of African Higher Education*. Ibadan: Wall Crown Ventures.
- Onuoha, L. N. (2013), *Financing Higher Education in Nigeria: The Role of Internally Generated Revenues and how University Managements can maximize the Sources* Canadian social science. 9(1), 9-14.
- Oyeneye, O. Y. (2006) *Current issues in the administration of university education in Nigeria: convocation Lecture at 15th Convocation of university of Ado-Ekiti*.
- Ozigi, A.O. and Canham, P. (1979). *An Introduction to the Foundations of education*. Lagos: Macmillan Nigeria Publishers Ltd.
- Ukeje, B. O. (2002). *Financing Education, in Nigeria. Nigerian Social Scientist*, , 5(1), 31-48.
- Utulu, C. C. (2001) *Quality of University Education in Nigeria: Problems and Solutions*. Journal of Common Wealth Council on Education Administration and Management 29 (1).
- Uwaifo, I. J. and Idialu, E. (2012) *Entity, Ownership, Educational Subsidies and Funding of Nigerian Tertiary Institution In Current Research Journal of Social Sciences 4(1): 56-6), 2012, Maxwell Scientific Organization*.
- World Bank (1994). *Tertiary Education "The lessons of Experience: The world bank* Washington D. C.