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ADAPTING THE UNITED STATES OF AMERICA VOUCHER SYSTEM OF FUNDING EDUCATION AS A MODEL FOR FUNDING TERTIARY EDUCATION IN NIGERIA

Osayamen S. Imhangbe, *Ph. D*
Dept. of Educational Foundations and Management, Faculty of Education, Ambrose Alli University, Ekpoma
Email: simhangbe2002@yahoo.com; Phone No: 08161238079

Abstract

Prompted by the poor/inadequate financing of tertiary education in Nigeria and the increasingly declining capacity of the government to adequately fund tertiary education delivery, this paper explored the adoption or adaptation of the United States Voucher System of Education Funding as a possible model for effective remedy. The paper, employing the expository cum applied research methodology, considered that the United Voucher System of Funding Education which cedes the funding of education through the learners/students and not through the institution as a potentially effective and efficient way of addressing the funding challenge of the Nigeria Education system. The paper, in so doing, argued that the voucher system possesses the prospect of offering a win-win solution for the government and the tertiary educational institutions. That is, on the one hand, through it the government would only have to be charged with funding the education of only her citizens who are willing to embrace and pursue the tertiary level of education and so reduce waste and on the other, tertiary institutions would not only have to retain and protect their autonomy but also would have to strive for excellence as their patronage by prospective students would significantly be dependent on their marketability and competiveness in relation to their level of excellence.

Keywords: Tertiary Education, Education Delivery, Education Financing, Education Excellence, Education Marketability and Education Competitiveness

Introduction

Within the past few decades of the history of Nigeria, government's commitment and financial investment in education has continued to increasingly fluctuate and for the most part decline (Usman, 2023; Okwuosa & Modibbo, 2021). Also, government's reach and spread of investment in education has progressively shrunk, contracting from free education for all from primary to tertiary levels of education to almost a mere distant support for education provision and delivery in the country. In fact in the recent times, government at the different levels in the country has variedly indicated and suggested that government may shrink further government's involvement and investment in the country's education sector with sometimes specific and direct pointer to tertiary level of education (Usman, 2023).

With the recurrent indication by government of its inability to continue to

fund tertiary education in the current pace it is expected citing dwindling levels and sources of income and revenue in the country, it is increasingly becoming clearer that in no distant time government may fully abdicate its responsibility to both fund and assure the necessary environment for education provision and delivery. How accurate or tenable is government's reason for drastically and significantly shrinking its level of financial investment in education in the country especially the tertiary level is not so much the focus of this paper.

The fact, however remains that, there is an existing and possibly expanding problem in the country about the continued funding of tertiary education. It would seem that if something urgent is not done either to properly channel government's earning, maximize its incomes or redirect its largely dwindling revenues according to government's claims the continuity of quality tertiary education in the country would be significantly impacted and the reality of its existence may be gravely threatened. Whatever it is that must be done to ensure that the likely grossly negative impact of government's increasing shrinking of its financial investment in tertiary education is stemmed would no doubt primarily require government's effort and subsequently that of every other stakeholder in the system (Olayiwola, 2012). It is in the bid, therefore, to contribute to this effort that this work that is intended at proposing a new approach and model of government's financial involvement in tertiary education provision and delivery was undertaken.

Now, the government of Nigeria has a constitutional duty to educate its citizens Constitution of the Federal Republic of Nigeria, 1999, as amended). That is to both fund their education and ensure that the right and enabling environment is created for the citizens to be effectively educated (Fafunwa, 1974 & 2018). This duty of government as enshrined in the Nigerian constitution remains one of the very few provisions that have outlasted the many reviews and adjustments to the constitution since Nigeria's independence in 1960. Specifically, section 18 paragraphs 1-4 of the Constitution of the Federal Republic of Nigeria as amended (Constitution of the Federal Republic of Nigeria, 1999) captures this responsibility of the government. Clearly it states that it is the duty of government to educate its citizens. It outlines in specific terms how the government is to ensure that it serves and meets this responsibility. Judging from the pronouncements and activities of governments since independence regarding education, it can almost immediately be deduced that the government does not seem to be unaware of the legal duty it has to towards the education of the Nigerian people. However lucid and clarified government has shown of its awareness about the legal responsibility it has to provide and educate the citizens and peoples of Nigeria, it has not demonstrated consistently same and unwavering disposition to committing to, responding adequately and appreciably to effectively meeting this responsibility.

Government has in the past decades shown inconsistent or at best practical uncertainty about which tier of government

is to provide what, and to what extent what is to be provided is provided and for which categories of Nigerian learners. That is, government over time in Nigeria has not been unequivocal about what level or tier of government should be responsible for the provision and ensuring of what for what level of education, the extent government is to be involved and to what extent government can go in ensuring and assuring the education of the citizens in terms of the different costs of education that range from personal, private to administrative and infrastructural costs (Ekankumo & Kemebaradikumo, 2014).

Government has basically at different times oscillated from taking up the totality of the cost of educating its citizens (including funding of ancillary and private cost of education) to merely seeking to ensure the enabling environment for education to take place and the citizens educated. Government has moved from the policy of free education for all levels of education in the 1960s to early and mid-1970s (that is assuming and bearing almost all costs of education) to only free universal primary education in the mid-1970s and early 1980s. In this era of bearing/assuming the total costs of education from primary to tertiary level, it was largely the Federal government that apparently took up the task with the cooperation and investment from the regional government that ensured the responsibility of educating the citizens in terms of cost and provision of the enabling environment was fully undertaken (Fafunwa, 1974 & 2018; Ahmed, 2015).

In the 1980s, however, when the sources of funds and funds availability began to change and decline especially at the federal level, the appreciation and interpretation by the government of its legal duty to ensuring and assuring education was accordingly adjusted. Then, the extent of Federal government involvement in funding and providing education in the country was reviewed and the accompanying laws were also tilted and indiscriminately altered to fit its readiness to obey and meet. It was such that the federal government either withheld its involvement in certain parts of the provision for education or focused on only particular levels and areas of demands of educating the populace.

In the face of the emergence of this posture from the federal government in the 1980s, the regions and later the states, especially in the western and mid-western regions that believed strongly in government's critical and indispensable place in the overall education delivery and equipment of their people with the tool of education insisted on the interpretation of the constitutional provision that it was the fundamental responsibility of government to ensure and assure education for their citizens. Against this determination, they continued with the full and free education for their citizens. While the free education policy pursued in the aforementioned regions and/or states was total and full sponsorship from primary level of education to the tertiary, for others, it was partial; either only at the basic education or both basic and secondary education level, excluding the tertiary level. Even some would choose to fully fund primary and secondary levels but only partially for the tertiary (Fafunwa, 1974 & 2018; Ahmed, 2015).

What all these indicated was that at different times, different understanding, interpretation and varied commitment to the subsisting legal obligation to educate the citizens were assumed by government. This was as it became increasingly difficult for government to supply the needed finances to fully fund and sponsor the provision and delivery of education in the country. With the consistently increasing apparent decline in government's revenue (at least as claimed by government) especially in the last couple of decades, almost all the tiers government in the country gradually withdrew from or abandoned the idea of free education. This is as they increasingly relieved themselves from commitment to the funding of more and more aspects of the cost of education and at the same time pushing or transferring same to parents and other stakeholders in the society.

However, what is clear and runs consistently in this government posture or change of posture over time is that governments' interpretation and investment in their legal obligation to educate the citizens of the Nigerian state apparently oscillated and in fact has continued to oscillate along the claimed changes and differences in their financial capability to meet the financial burden of educating its citizens (Usman, 2023). In this way, it can be seen that while the governments of Nigeria have never been in doubt about their constitutional requirement and responsibility to financial invest to ensure the education of their teeming Nigerian populace the government is finding it increasingly difficult to continue to fund comprehensively all levels of education in the country, especially the tertiary education in the country.

To this extent, the question that immediately rises is what then happens if nothing is done to ensure that government continues to be alive to its constitutional responsibility to finance tertiary education in the country. It would appear that the impending fate of tertiary education in the Nigerian state would be grave and grossly dire (Famurewa, 2014). The obvious implication would be far reaching negative impact on the country's nation building and growth, development and competitiveness in the global space. That is the probable havoc of the possible failure or collapse of tertiary education in the country would be huge and widely devastating.

This is why it is reasoned that something has to be done urgently. That is an alternative perspective or measure of funding tertiary education in Nigeria would have to be urgently and immediately sought and assumed (Omotayo, 2017; Olayiwola, 2012). What has to be done, however, the research thinks, cannot but ensure that the the constitutional responsibility government has to educate its citizens is held sacrosanct. It is to this end that the researcher sets out to propose two things. First, that whatever intervention that may be sought to ensure that tertiary education remains funded by government should be such that it does not demand more than what the government is currently able to realistically handle and provide to finance tertiary education in the country. Secondly, that what has to be done must be such that it necessarily puts into effective consideration the fact that the legal duty government has to ensure the citizens are

educated does not incorporate and in fact encourages funding or financial sponsorship of waste.

This is because it can be observed that government's funding of tertiary education in the country today is done almost with little or no proper and effective discriminatory or restriction measures in terms of the students who should have access to the funding. Both students who meet the demands of tertiary education and those who do not and in fact those who are known to lack the capacity to meet the rigors of this level of education are indiscriminately included in the access the benefits of government financing. In this way, the waste that could be created by those who should continue with university education is not managed for seclusion. So they constitute waste to the system and somehow this waste is perpetuated by their continued presence in the system and continued use of the resources that would have been meant and reserved only for those who can cope and apply themselves effectively to this level of education. When waste is not stemmed it eats deeply into the system and so, stirs and deepens inefficiency and impose avoidable burden on the system which poses a great challenge on the overall quality of the products of the system (Omotayo, 2017).

It is in the light of this apparent challenge that the researcher thinks that whatever possible intervention that must be done to remediate the current difficulty by government in meeting its constitutional responsibility of financing tertiary education in the country must not only be smart but also must not constitute an undue shift of burden in the education industry of the country. It is, therefore, in the bid to attempt to respond to this need of helping government and all relevant stakeholders of the tertiary educational sectors in the country to either mitigate this challenge or completely extirpate it that this paper girded by the "child benefit" theory propounded by Friedman (1980; 2012) that states that the coupons with financial value must specifically benefit the child and not the school, proposes the voucher system of financing education tailored after the United States of America voucher system of education financing. It is, expected if this system as adapted, is considered for government financing of tertiary education in Nigeria it would not only bring a win-win for all stakeholders (government and relevant bodies and individuals) but help to significantly raise the quality of productivity of tertiary institutions through healthy competition, greater financial resource efficiency, strict compliance and adherence to standards for effective education delivery in the country. It is, therefore, against this backdrop that the overall aim and specific objectives of the study coalesce.

Purpose of the Study

The aim of this study is to propose the adapted form of the United Voucher system of funding education as a model for funding tertiary education in Nigeria. The specific objectives of the study include

a) Offer a general overview of the voucher as a financial instrument for education funding in the United States of America
b) Identify the different categories of the voucher instrument and how they have been applied and

implemented over time in the United States

c) Expose the underlining principles of voucher financing system in the United States
d) Identify specific areas of adaptation and adoption in the conceptual principles of the United States Voucher system of education funding for the financing architecture of tertiary students in Nigeria
e) Consider and assess the implications of the adopting the voucher system for government funding of tertiary education in Nigeria and then
f) Suggest prerequisites for its effective adaptation and implementation for tertiary education funding in Nigeria.

Methodology

In gathering data for this study, the researcher adopted the expository cum applied research methodology. In so doing the researcher highlighted the salient tenants and provisions of the voucher system of education funding as conceptualized and employed in some areas or school districts and states in the United States of America. Also, the researcher did a careful investigation on the state of funding of tertiary education in Nigeria by retrieving both documentary data and data from interview from concerned, knowledgeable and interested persons. This way, the researcher consulted various data bases that ranged from google scholar, EBSCOhost, ResearchGate and the like and also visited some physical libraries both in the United States of America and Nigeria to access relevant pieces of documentary data on the subject of engagement.

That the data to be considered are rich and robust enough for the study, the researcher also visited to a couple of the schools where the voucher system of funding education was still being implemented and interviewed some persons who had not only experienced the system in practice but also had some good knowledge and understanding about how the system works. Although the researcher could not immediately access the original documents and provisions establishing or allowing the funding system in the United States of America, he was, however, able to access books and articles that had direct representation of some of the salient pieces of the voucher system of education funding. This, the researcher referenced and used for the study.

Pieces of data retrieved were then carefully examined for applicability to effectively engage and address the persisting issue of funding of tertiary education in Nigeria. In so doing, areas where the provisions of the voucher system of education funding may not properly align with the Nigerian system were highlighted and indicated for bracketing. But where the pieces of the system seem to provide effective resource and ready model of addressing the problem of financing tertiary education in Nigeria were also highlighted and recommended for either direct adoption or appropriate adaptation for fit, practicability and meaningful operation and implementation.

The Voucher

In general usage and in its rather unqualified dictionary meaning the term

voucher simply identifies a small piece of printed paper that entitles the holder to some benefits therein specified or indicated clearly or discretely. When voucher is associated with or used as financial instrument, it simply means a small piece of printed paper which should ordinarily be securely endorsed and certified that entities the holder to some financial benefits

The Voucher as Financial Instrument for Education Funding in the United States

The voucher as an instrument of education funding in the United States is seen and understood under the Voucher System of Education Funding. The system is unique. It is a system where the voucher is seen and dealt with as a coupon with financial backing or strength. Like the regular voucher this instrument of education funding can be presented for specific education benefit when properly issued and accurately endorsed. The specific education for which it is issued and applied is the payment of tuition fees of cost. Though the voucher system of education funding or financing is an instrument raised in the United States of American, it is yet to enjoy national acceptance and applicability. At different points of the history of its proposal and existence and acceptance as an instrument of education financing for tuition payment, it has been experimented in different parts of the country by different states and school districts. In some states and school districts it recorded huge success, in others not as much (DeMarco & Cohen, 2023; Doyle, 1984). Currently, it is being implemented and applied in at least fourteen (14) states and two (2) districts in the country (DeMarco & Cohen, 2023).

The voucher as financial instrument or coupon used in the aforementioned states and districts in the United States to address educational financing is basically issued by the state or the constituted authority government. As applied and administered in eh United States of American it is issued currently strictly for the payment of tuition fees and it is only to cover such tuition costs of citizens who are students in private schools (DiMarco & Cohen, 2023). This means that there are restrictions and conditions for it to be accessed and effectively applied.

There are four strict conditions that must be meant for it to be effectively used. These include; first, the voucher as a coupon must be issued and properly provided for by the issuing state or school district and it must be for the students so strictly identified on the coupon. So it is an instrument of government and a property of the state or the school district. The second condition is that the voucher is only accessible or applicable to those in schools; that is, those in either grade or high schools. It is not accessible and cannot be funded for those in tertiary level of education; neither those in universities, polytechnics/mono-technics nor colleges. The third condition is that it is only issued for students who study or are getting their education in private schools and in some cases, students in 'charter schools.' The fourth condition is that the voucher as an educational financing coupon can only be accessed and used by citizens of the state or school districts where they are issued and can only be used within the confines of the state or school district (Doyle, 1984).

The voucher system of education financing as it is being implemented in some parts of the United States of America has its own history which dates back to the 1960s. While the financing system's history may not be the focus of this work, it is however, important to observe that its conception and application has evolved over the years to the current mode it is being held and implemented. The system's instrument has moved from coupon backed with funds not available to every school child but solely and directly to the school to the student as the direct beneficiary and possessor of it. It has also evolved from the quest that it be made available to every school child in the state where it is being implemented to be the preserve of only students who are citizens and residents in its implementation and application and still only for those having their education delivered in private schools and/or charter schools.

There was also a time in the United States when there was contention as to whether the voucher should be allowed to be available to religious schools or not. This was when it was the schools that accessed the voucher coupons. Even till date, only one state has approved and allows access to the voucher financial instrument by students of religious schools. What all this goes to show is that the mode and form that the voucher is being held and implemented today in the United States of America has not always run same. Even today, the system keeps evolving with more flexibility and mode of application. For instance, the issue of control of the funding; that is the management of it, is still an issue of contention, evolution and adjustment. The contention is mainly about whether the funds should be control from the center or from the local communities. Despite these pieces of change and adjustment that the voucher system has had over the years the core pieces of it that it remains coupon applied system of education funding to benefit the citizens of the issuing state or district getting their education in a privately run educational institution or charter school remain undistorted (DeMarco & Cohen, 2023; Doyle, 1984).

Categories of the Voucher System of Education Funding

The three broad categories into which the present day voucher system in the United States of America is being implemented include:

(1) Universal Unregulated,

(2) Regulated Compensatory; and

(3) "Power Equalizing." (Doyle, 1984)

Universal Unregulated Vouchers

This is the voucher system which is now in practice in many of the fourteen states in the United States of America. It was proposed and strongly advocated by Milton Friedman (1980) in his "Capitalism and Freedom.' (Friedman, Friedman & Friedmanova, 1980) This voucher system simply states that the funding of education at the school level should be universal. That is, that, it should be available with minimal control on its flow and accessibility to all students eligible and to all private schools with little or no restriction. The basic tenet of this model of the voucher system is founded on the argument that education is best when it is left to the private sector. This is because the proponents believe that education is better organized, more efficient, more economical, and more likely

to be consistent with the preferences of tones of wide array of individuals and groups with diverse expectations and needs at the private school level.

Friedman particularly towed and championed this argument maintaining that the private sector is better able to provide high quality education. But because of the claimed relatively higher cost of private schools in providing education private individuals may not equally be able to take advantage of private education. To remove this gap, Friedman suggested that the voucher system of education funding bridges this gap. Accordingly, Friedman proposed that the public sector should provide voucher of minimal value to all parents of school age children to permit them to purchase the education of their choice in the private market (Friedman & Friedman, 2002)

Conceding to the fact that some irreducible minimum of regulation may be inescapable for health and safety requirement purposes, he, nevertheless, insisted that most regulations are undesirable and counterproductive. Thus, he would contend that school could be permitted to accept whichever they like and reject whomever they like, hire and fire as the spirit move them, offer the curriculum they think best, select the text books they think most sensible and charge whatever they like(or are able to) without public sector interference. The power, however, in this approach to voucher funding of education lies in its simplicity of administration and operation.

That is in the provision that the qualifying child who could provide evidence of enrollment in a school that satisfied state compulsory attendance laws would be eligible for the voucher coupon. For the universal minimally regulated approach to voucher administration of the voucher system of education funding vouchers can be mailed out annually just as regular income tax forms are done by the Internal Revenue Service (IRS) or done monthly after social security checks are carried out or be simply claimed at some distribution point clearly and carefully designated. Alternatively, according to this model, they can be transferred or deposited directly to an account identified by the recipient. In this way, school accounts could qualify for such deposits after proper and carefully outlined administrative steps are taken (Friedman & Friedman, 2002; Doyle, 1984).

Regulated Compensatory Vouchers

The second model of voucher system implemented in the United States of America is the one developed by Christopher Jencks and his colleagues in the late I960s. It was designated a "regulated compensatory voucher system." In proposing this model of the voucher system for education funding, Jenks and his colleagues conscientiously distinguished it from the Friedman's model by proposing regulation as a positive good and by identifying the importance of placing emphasis on the needs of the disadvantaged. By structure, this model does not permit open-enrollment if a school is popular and over-subscribed. In it, seats are assigned by lot. In so far as poor children participate in this lottery exercise, they would be awarded a "compensatory" voucher in addition to the basic voucher

that is issued to cover the cost of core education.

The Compensatory voucher as couched in this form of voucher model has two objectives: (1) to provide more resources for children in need, and (2) to make poor children more attractive to schools and teachers. The importance of the compensatory voucher idea is that it rationalizes the incentives structure of the school. In normally poor students' area the student need extra human and financial resources to learn and acquire the best and most effective tools of learning to equally and effectively learn. This apparent "liability" which their background and neighbored imposes is transferred effectively by this plan to the school rather than borne languidly by the students.

This is because the typical teacher prefers the easier to educate," good" students and would almost naturally be poised to resent or inadvertently refuse the poor and sometime more difficult to teach and slower to learn students. But with the compensatory vouchers for the first time, the difficult child, the child with special needs brings extra resources with him or her and so would no longer been seen as a liability but literally an asset and the resources or finances they come with then serve as a great tool of motivation. In this plan, however, participating schools cannot charge more than the value of the voucher (DeMarco & Cohen, 2023; Doyle 1984).

"Power-Equalizing" Vouchers

The other form or type of voucher is what is readily regarded as the hybrid or blend of the earlier two; that is, the universal/unregulated and the regulated compensatory voucher models. This one is called the "Coons-Sugarman" voucher plan derived from the names of the major proponents and popularizers of the model and informed by their emphasis on fairness and equity. This model or plan attempts to maintain some of the libertarian emphasis of Friedman's while it retains some of Jencks's egalitarian emphasis. The Coons-Sugarman model is neither so simple nor so easily explained and understood as either the Friedman or Jencks model. The most complex part of the plan is also its most interesting part. This is what Coons and Sugarman describe as "power equalizing," a concept they have appropriated from their school finance work. It refers to a system in which individuals or schools might find ways to increase funding levels for their school without doing violence to Coons and Sugarman's notions of fairness. Coons and Sugarman are concerned with the importance of money and on the advantage it offers the well-to-do and the disadvantage its absence causes the poor (DeMarco & Cohen, 2023; Doyle, 1984).

Underlining Principles of Voucher Financing System in United States

In whatever category or model the voucher system is practiced in the United States of America, there are certain basic principles, tenets and guidelines that shape its operation and/or implementation. These include;

First, it is the principle that *government responsibility to educate the child at the grade and high school levels in terms of funding and provision of aid is not restricted to a few in the society*. That is, only to those who are privileged to have their education delivered in public school government owned and funded educational

institutions. This is why the voucher system is designed and operated strictly to serve students or children who get their education in private and/or charter schools. Before the introduction of the voucher system those who have their education in private schools have to pay their tuition fees from out of pocket. Since the students in private school are proper citizens of the states or districts and have no other way of accessing government sponsorship (whether full or partial) as the private schools are barred by law to receive direct funding from government because they are private ventures, the students through no fault of their cannot be excluded from the benefits of the demonstration of government's responsibility to educate the citizens.

So, the voucher coupon as a financial backing for the child and not the school came into the midst to serve this significant need in two ways. That is first, to ensure that the private schools children or students who are proper and eligible citizens of the state are unduly barred or excluded from government's investment in their education. Secondly, to serve the purpose of ensuring that while providing for the education of the citizens of the state in the private schools which the government is obligated to, the government is not directly drawn into funding private schools and their causes which the law does not allow. In the voucher system, therefore, the government is able to meet the responsibility of educating its citizens who have their education in private and charter schools and also remain within the boundaries of the law that restricts it from funding and providing for the financial needs of private schools at least directly (Ahmed, 2015; Olariwola, 2012).

The second principle on which the voucher system is hinged is *the amount for educating a citizen of school age can be determined and that tuition fee is measureable*. Therefore, funding a child's education cannot be arbitrary or left to vagaries or individual whims and caprices. In other words, it must be based on scientifically established funding template. In which way, there cannot be undue spike or indiscriminate adjustments to the established cost or range of cost for educating the child or financing the tuition of any child within schooling age.

The third principle is that *the voucher coupon must neither be swayed nor controlled by religious or ethnic affiliation or persuasion*. As such, it must never directly or indirectly be applied to aid or support religious causes or positions. This is why to guide the sanctity and defense of this principle the voucher system has at its foundation the determination that voucher coupon with its financial backing can neither be accessed by religious or faith-based schools nor be accessible by students who have their education at religious or faith-based schools. The idea is, according to the proponents, to protect the voucher system from any form or taint of religious or faith specific coloration such that it would be and remain a purely civil and government arrangement and application for students related to their educational needs and causes (Izama, 2014).

Areas of Adaptation and Adoption in the Conceptual Principles of the United States Voucher System of Education

Funding for the Financing Architecture of University Students in Nigeria

These areas would include those that can easily be lifted or culled and adopted and those that would have to be adjusted and adapted before their implementation and application. There are at least four of such areas. These include but not limited to the following; a) practical/visible commitment to the legal responsibility of government to educate and provide for the education of its citizens, b) expansion of the reach of government to provide for the education of its citizens through the voucher coupon instrument system, c) preclusion of the restriction of the voucher in private and faith-based schools, adoption of the voucher financial instrument for the student rather than the school, d) application of the equity or fairness clause of the voucher system, e) determination of the actual cost of educating a student

a) Commitment to the Legal Responsibility of Government

Just like the Nigerian system, the government of the United States is required by law; federal, state and local laws to educate and/or provide for the education of its citizens. Even if in the United States of America it specifically devolves to the state to ensure that measures for the education of its citizens are in place and effectively applied for the good of the citizens' education, the federal laws still have provisions that require the federal government to intervene when and where legally allowed and necessary for the proper and quality education of the citizens. The voucher system for so many states in the federation of the United States of America offers or rather provides seamless avenue for the government to practically obey and respond to the legal demand to provide for the education of its citizens.

This voucher system serving as government's response and obedience to its legal duty to provide for the education of its citizens can wholesomely be adopted by the government of the Nigerian state to as well seamlessly meet its constitution obligation to provide and assure the education of its citizens. This is because the voucher system which is specifically issued for and strictly directed at the students who are and must be and remain the beneficiaries would offer the government an efficient avenue and model to effectively and productively demonstrate and respond to its constitutional obligation to provide for the education of the citizens at the local, state and federal levels.

By this means it is strongly believed that the government can easily pursue and achieve greater level of efficiency in its investment in education and curb significant amount of financial waste on students who constitute financial waste to the funding system. That is, in the pursuance of its legal responsibility to educate its citizens, government would no longer have to provide for and perpetuate waste in the system that come as a result of students' inability to cope with university education constitute waste. In the prevailing model of government funding of the university, this aspect of waste is not clearly delineated and set apart such that these students who constitute waste are screened out to make for more financing for the others. But with the adoption of the voucher system government would not only

have to be alive to its responsibility to fund university education but also would be able to have the avenue of this waste in the financing system plugged and significantly curtailed if not totally stamped out.

b) Expansion/Adjustment of the Voucher Beneficiaries

This is the area where the voucher system that would need broad and significant adaptation to meet the purpose for which it is being proposed in the Nigerian university financing practice. The voucher system as frame of the United States of America practice strictly stipulates that it must be for only students in the grade and high school level of education in the country. This means that the voucher coupon backed by money is neither accessible to tertiary education students nor is it allowed to be accessed by tertiary institutions in the United States of America. Against this administrative restriction, the voucher system cannot be wholesomely adopted for government funding of the Nigerian universities without obvious adjustment, expansion and adaptation.

To this end, the paper proposes that rather copying the system wholesome, it should be adjusted and expanded significantly to incorporate the tertiary education students. That is, however, without excluding primary and secondary school students for whom it is strictly applied in the United States of America. So, for it to properly fit the voucher system must be jigged and adapted, in such a way, that, while retaining its basic restriction and administrative mode of operation of not directly applicable to the school students, it must has to however, have its boundaries of inclusivity and reach expanded to include tertiary education students.

c) Preclusion/Restriction of Faith-based Schools in Voucher Funding Administration

With the strong inclination of Nigerians to religions and religious values, the high level of care and attention and investment they give to religious considerations and affairs and the almost palpable sensitivity and energy that goes with religiously charged matters in the country, the insertion of any restriction to the voucher operation and administration on the basis of religious differentiation could generate undue meaning and perception to the overall system. This is why it is proposed that if it is to be adopted and implemented in the Nigerian state, the whole idea of restriction non restriction of students who study in faith based institutions should be completely eschewed. In this way, it is suggested that while the voucher system tailored after the United States is being considered for effective government funding of tertiary education in the country where it is expected to evoke a win-win for all stakeholders in the sector the component of administrative restriction imposed on the grounds of the faith of the schools where eligible students attend and have their education should be jettisoned or completely avoided. This would mean that when it is being applied for financing tertiary education in Nigeria, whatever faith or religious affiliation the owners or operators of the university may belong or practice wound not be counted as issue of signification for that administration of the voucher and its accessibility.

d) Equity or Fairness Clause of the Voucher System,

This component of the conceptualization of the voucher system especially as emphasized by the power-equalizing model of the system is something the Nigerian state needs to wholesomely adopt or do minimal adjustment before adopting. The question of equity or fairness as enshrined in the voucher system indicates that neither the direct attention to the relatively poor must be absent nor the relatively rich be unjustly attended to. This means that the poor must not just be attended to but must also share or be accorded equitable investment in the financial allocation arrangement of the voucher in relation to their plight. In which case, it conversely denotes that the relatively rich or wealthy in the community must be granted access to the voucher benefit only to the extent that they are carefully assessed and adjudged to actually need it. In other words, the relatively wealthy are not just to be allowed unmitigated access to the voucher founds because they are eligible. They must have to meet some requirements before allowed access. This implies that whatever is considered excess to the relatively rich is justifiably redirected or channeled to the great needs of the relatively poor in the midst.

The Nigerian system can decide to either adopt this equity or fairness piece of the voucher system wholesome by devising a mechanism wherein the relatively rich and poor in the states are categorized on the basis of their incomes or financial takings on an annual basis or chose to adapt it a bit to fit the sensitivity or nuance of the Nigerian situation. It is thus, proposed that to adapt it the question of the relatively rich and poor as a measure of determining who should qualify for the financing be jettisoned. The reason for this is that giving the relatively poor level of database or data storage and management in the country, it would be significantly difficult to generate reliable database that would serve a useful tool to determine and differentiate the financial takings or income of persons in the Nigerian society. Thus, it could create an almost insurmountable roadblock for the incorporation of the equity clause of the system.

As a result, it is suggested that instead of going that route to adapting the equity clause for the adoption and implementation of the voucher system in Nigeria, the categorization of the income earners measure be explored. This is such that persons who occupy certain positions in the civil and public service and those who in certain forms of private employment and independent income making outfit or company whose level of income is relatively well known or can easily be estimated to be high or huge, would have their children or wards either completely excluded for the voucher coupon, or be allowed to partially benefit from it. It is expected that in this form the huge task of having to find out the exact incomes of individuals to place them on their proper socio-economic status in order to accurately grant their children or wards relevant access to voucher education financing benefit would have been avoided.

e) Determination of the Actual Cost of Educating a University Student

This is, perhaps, the organizing frame on which the effectiveness and success of the voucher financing system hinges. For the student or the child to be issued a voucher in the United States of America, the cost for which the voucher would be financially backed is carefully and scientifically determined. Although most vouchers in the United States of America provide for mainly tuition fees, however, there are some places where the voucher covers more than the tuition fees of the student. Ensuing cost of other costs of education or their monetary valuation is carefully, clearly and scientifically worked out and determined. For the rigor and care that is put in deriving the amount it is barely questioned by anyone and often readily accepted and welcome by all. This is such that in issuing the voucher with the necessary monetary backing, the administrators harbor no doubt about the amount that is due for what and within what timeframe. This is not only well spelt out it is also made publicly available and structured securely such that it can be accessed only by the student for who it is issued.

This component of the voucher system should be adopted with little or no adjustment or alteration. It is, thus, suggested the determination of the cost of educating a student in the tertiary institution in the country can be done by raising a carefully selected committee of education experts and practitioners who have clear knowledge and understanding of the acceptable parameters determining the essential costs of educating a tertiary education student in Nigeria. This committee would consider carefully and scientifically the probable of cost educating a tertiary education student in Nigeria and then shrewdly set and determine a benchmark or template. This determination will then be subjected to further scientific and rigorous screening and scrutiny for appropriateness and robustness and extensive inclusiveness before it is presented for adoption before it is legalized law for use by government for funding of tertiary education students in the country.

Just as it is done in the United States of America, the voucher instrument should be well protected and encrypted such that only the beneficiary can access it is able to monetize for use for specifically sponsorship of their tertiary education. To further restrict it such that it is less susceptible to abuse, it can be tied to the student National Identification Number that is neither transferable nor can be duplicated. In this way, only those who are meant to benefit from the funding and the specific cost approved would be what would be accessible and funded by government (Chiemeka, 2015).

Implications of the Adoption of the Voucher System for Government Funding of Tertiary Education in Nigeria

If the voucher system in the different models it is currently floated and implemented in the United States of America and school districts is assumed for government funding template of education intervention in Nigeria, there are a number of things that would implicitly be realized. These include:

First, it would imply that the government would have devised and put in

place a more directly and largely seamless way of funding tertiary education in Nigeria. The critical provision in the voucher system in reference that requires that beneficiary can only be the student for who it is properly issued would effectively offer direct interaction between government and the students in terms of financing. In this way, the apparent middlemen activity by the institutions would have been significantly minimized or completely removed. The cost, therefore, of transferring of the funding and/or the funding benefit/product would be significantly curtailed. This, no doubt, would contribute to further enthrone cost effective administration of the funds and by implication spur greater efficiency and perhaps more transparency in the funding approach.

Secondly, it would imply invitation to the greater level of dexterity in the tertiary institutions. In this way usher in healthier competition amongst the institutions of cognate ranks and levels. This would mean that tertiary institutions in the country would become more competitive and expectedly more productive. In this stead, the students would be the better for it because they would have before ample or variety of options. This would be such that it would be the students who would have the financial instrument of funding the institutions to meet various and varied needs. In this way, the institutions would have to compete for the students to attract the funds that they have.

This would imply that the institutions would be not only fight to woo the students to consider them for their education but also have to compete with themselves to be ranked best amongst the rest for students' consideration and patronage. As such, the institutions have no option than to raise their bidding strategy by raising the level of their productivity and improving on the quality of the teaching and learning engagement they offer for more attractive education provision and delivery. The institutions, therefore, that are not favorably competitive in terms of their ability to attract students through the quality of education they provide and their overall attractiveness would naturally close up.

This implicit or inherent fight for survival would invariably stir and spur the institutions to strive for the best and offer the best that would most endearingly attract students otherwise they may have to be out of the market. With the arrangement that would be created by the voucher funding architecture the institutions would not just be eligible to have the funding of government just for the fact that they are institutions of learning in the county. They have to fight and compete vigorously for funding to remain afloat. In this way, a win scenario would be created for the students, the government and the institutions that are able to compete favorably and keep their students population up to generate the funds needed to run their system and remain afloat.

It is also expected that with the vouchers system of funding in place reduction of significant waste in government funding and interventions would be achieved. The fact the voucher system in its adapted form would stipulate only students who meet the requirements for tertiary education and so retained in the

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system would bring about significant reduction of the waste that results from students who may not be able to rise up to the rigors of tertiary education but kept in it may engender. Since the adapted voucher system for tertiary education funding in the Nigeria is expected to include and incorporate a yardstick for moderating its application and administration to deserving students in the form that ensures that only those who qualify get it and continue to get it, the practice of channeling government's resources to funding institutions that have no measure of limiting those who cannot meet the rigors of tertiary education in Nigeria to access and continue to access government's funding would be significantly bridged (Chiemeka, 2015). This would no doubt add to raise the level of efficiency in the application of and related resources for the funding of tertiary education for the Nigerian tertiary education institutions which could mean more funds for the government for other critical areas of the economy.

It would also invariably mean that government would have found a unifying and equalizing way to funding education the tertiary education level in the country as well having in it a sure platform to effectively meet its legal or constitutional obligation to fund, assure and ensure education for the citizens and the peoples of the Nigerian state. With this instrument (voucher financing instrument) the question of varied or divergent views in the interpretation of what it means for government to assure and ensure education and provide for the education at the tertiary level would have been noticeably contained. With the voucher system where everything would be scientifically determined and beneficiaries painstakingly identified and selected and the accessibility and boundaries of reach cleverly spelt out, the extent and magnitude of involvement and investment of government at the different tiers would be properly clarified. As such, the vagaries by individual government or governmental officials to want to wangle away from what legally binding on them by any form of specious argument or whims of wit would be extensively controlled and effectively hemmed (Omotayo, 2017).

Suggestions: Prerequisites for Effective Implementation of the Voucher System of Education Funding In Nigeria

If the voucher system of funding of tertiary education in Nigeria tailored after United States of America models is to be considered and adaptively adopted, a number of things given the current state of affairs in Nigeria must be ensured. These things to be identified must be vigorously pursued and strictly adhered to. They are prerequisites for the effective implementation of the voucher system for tertiary education funding by Nigeria government. They are:

1. That a reliable, verifiable, authentic, comprehensive and easily accessible database that can easily be accessed by certified and approved individuals and persons with appropriate encoding and decoding security measures be raised and maintained. That is the students who would have to access this database for the voucher issuance must have access fortified with security measures. This access code that may

be generated for use could possibly be aligned with their National Identification Number (NIN) which can neither be transferred nor duplicated. The purpose of this would be to ensure that only Nigerians who are properly students of tertiary education institution in the country have access to the instrument.

2. That a singular but generally accepted parameters of eligibility and qualification are reached. This could be done is such a way that requirements are clearly laid out that must be met by students of tertiary education institutions to be eligible or to qualify for the issuance of the voucher coupon. The requirements in this case must be designed in such a way that any students who must continue to access the instrument in subsequent years must have met or satisfied certain carefully and nationally determined benchmark (s) publicly available that must include but not limited to presentation of evidence of the satisfaction of the benchmark set. This determination must also capture the amount of time a student can continue to access the instrument.
3. That a reliable and scientifically crafted mechanism be established and maintained to carefully, sincerely and critically generate and determine both at the onset and from time to time what is realistically appropriate and accurate or at best near accurate cost of funding in whole or in part the education of a tertiary education student in Nigeria. This must be with the right or distinctive prejudice to nuances and differences of identified locations with geo-economic peculiarities and realities.
4. That the voucher system be enshrined in relevant laws such that it becomes legally binding on government to not only commit to it but also to its retention. Its continued practice and operation must not be left to the whims and caprices of every succeeding government or political administration.

Conclusion

This work has attempted responding to the need by government to enthrone and operate a different funding architecture for tertiary education in Nigeria. The purpose was to ensure a more robust, effective and efficient framework for government funding of tertiary education such that the apparent dwindling in government revenue as claimed and the consequent wavering government's commitment to the funding of this level of education in reference does not shore up to negatively impact or hinder the continuity and pursuit of quality tertiary education in Nigeria. In so doing, the work proposed the adaptation and adoption of the Voucher System of Education Financing tailored after its operation and administration in the United States of America.

To this end, the paper argued that with the right and far-reaching adjustments and adaptation of this funding system as currently operated in the United States of

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America to suit and fit the Nigeria peculiar and nuanced situation the funding pattern would offer a win-win platform for both the government and the tertiary institutions. For the government, it would engender a win-win situation in terms of reducing cost, curbing waste in the system and creating for the government a clearly determined measure of meeting its constitutional responsibility to ensure and assure education of the citizens of the Nigeria state at the tertiary level of education. While for the institutions it would be a win in terms of helping to effectively stoke the drive in the institutions to create an environment for stiff but healthy competition and so inform quest for higher quality in the learning engagement which invariably would in turn cause greater productivity and better outcomes. The students would in the whole be the ultimate beneficiaries. It was, therefore, recommended that if this system of education financing is considered for financing tertiary education in Nigeria is engaged, the whole system of tertiary education and the overall administrative processes involved in its sustenance would be much better for it.

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