



IMPACT OF COST OF EDUCATION ON STUDENT ENROLLMENT AND ACADEMIC ACHIEVEMENT IN FEDERAL COLLEGE OF EDUCATION PANKSHIN



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Abstract

The research work Impact of Cost of Education on Student Enrollment and Academic Achievement in Federal College of Education Pankshin. Survey research design was adopted for the study and the population comprises of 400 level B.Ed undergraduate students, There are 1135 400 level B.Ed undergraduate students in Federal College of Education Pankshin. The sample of the study was made up of 150 respondents were randomly selected from the 7 sample schools. The researcher developed a questionnaire using the 4 point likert scale format. Mean score was used to analyse the item questionnaire in section "B". The findings from the study indicate that the cost of education has a significant impact on various aspects of student life at the Federal College of Education, Pankshin. In terms of enrollment decisions, most students agreed that tuition fees and overall affordability greatly influenced their choice to attend the institution. The study recommends among others that, Parents should actively plan and save for their children's tertiary education by setting aside funds early and seeking out community-based scholarships, grants, or cooperative savings schemes. They should also support their children emotionally and guide them in managing limited finances responsibly

Introduction

Higher education is considered throughout the world to be key to both individual and societal aspirations. Education beyond the secondary level is assumed to be the way to social esteem, better paying jobs, expand life options, intellectual stimulation etc. For societies, higher education is assumed to be the key to technology. Tertiary education as an educational system that advances the implementation of teaching programme, research programme and community service programme for the socio-economic and technological development of the country. Federal College of Education, Pankshin play a vital role not only in shaping the future by educating the professionals of tomorrow, but also creating a research base for sustainability efforts and providing outreach and service to communities and nations. Historically, higher education has served the twin purpose of research and teaching. In its knowledge production function, higher education institutions have been the centers of innovation and creators of new knowledge in diverse fields of human activity. The knowledge production function is based on academic rigor and the intellectual apparatus within the higher education institutions. Over decades, such an intellectual apparatus has contributed to the establishment

of orthodoxy around the meaning and epistemology of knowledge. This orthodoxy has been associated with the prioritizing of intellectual activity within higher education institutions over any such activity in society itself. As a result, it has been assumed that knowledge production is taking place only in higher educational institutions; people's experiences and daily struggles in communities produce experiences, not knowledge.

Tertiary education in Nigeria is struggling with the problems of funding, that the major issue in educational development is shortage of funds. Due to limited available resources at the disposal of the institutions, government universities have not been able to admit all qualified students; this is because these institutions operate in an economy characterized by high inflation rates. The resultant effect has been a decline in university enrolment by poor backgrounds. One of the most serious problems threatening the survival of the educational systems is that of dwindling level of public funding in the face of rising demands and hence rising cost of education. This shortage of funds affects job achievement and the growth of the institution. Higher educational institutions cannot perform optimally without funding. This situation calls for increased fund initiative from both the government and educational stakeholders so as to sustain the tempo and growth of education industry. The inability of the Nigerian government to objectively accept and implement the 15%-20% funding formula for education recommended by the UNESCO impact negatively on the achievement and sustainability of higher education in the country. Thus, it has become obvious that Nigeria's neglect of the funding formula is detrimental to higher educational institution achievement and development aspiration as quality achievement is the veritable instrument for sustenance of education system. This neglect has further precipitated crises in the entire higher educational systems as effective teaching; research and service are no longer taking place seriously.

The cost of education encompasses various components, including tuition fees, accommodation, textbooks, transportation, and other associated expenses. These costs have been escalating over the years due to factors such as inflation, reduced government funding, and the commercialization of education. As a result, many students and their families struggle to meet the financial demands of tertiary education, leading to potential negative outcomes, such as lower enrollment rates, increased dropout rates, and diminished academic achievement.

There are three main types of education costs exist namely; Institutional Cost, Private Cost, and Social Cost. But the focus of this study is on private cost of education. This is sometimes referred to as household cost. This cost component comprises the money which the family, household or any private body expends on education, as well as the opportunity cost. It should be noted that many households are generally responsible for such things as students tuition fees, students' clothing, feeding, books and stationery, transport fares to school, as well as the income the students forgo in the course of their education. These costs include tuition fees, learning materials, accommodation, feeding, stationary, transportation, and electric charges.

Looking at the enrollment rate of students in Federal College of Education, Pankshin in 2017, 2018, 2019, 2020, 2021 and 2022. In 2017, 2018 and 2019 Federal College of Education, Pankshin admit about 12000 students, with the average school fees of NCE twenty one thousand (21000), while returning students paid twelve thousand (12000), Degree new students paid thirty one thousand (31000) while returning students paid twenty two thousand (22000). In 2020, 2021 and 2022 academic years, NCE new students paid thirty one thousand (31000) and returning students paid twenty one thousand (21000). Degree new students paid fifty four thousand (54000) while returning students paid forty five thousand (45000). Now in 2023 and 2024 enrollment in Federal College of Education, Pankshin dropped due to high cost of school fees and other expenditure. 2024 which is more focused, NCE new students are to pay sixty one thousand (61000) while degree paid ninety thousand (90000). Now looking at this hike in school fees it sent an early warning signal to the less privilege family not to send their children to Federal College of Education, Pankshin. The cost of education did not centre on school fees alone but also on other expenditure such as teaching practice fees, cost of learning materials, cost food and clothing among others have impaired the enrollment of students.



Consequently, students in Federal College of Education, Pankshin cannot be half of students in the year mentioned early.

One of the most immediate impacts of the high cost of education is on student enrollment. Many potential students are forced to reconsider or delay their pursuit of higher education due to financial constraints. This issue is particularly acute in regions where government support and scholarships are limited, leaving students to bear the full cost of their education. The result is often lower enrollment rates and a widening gap in educational attainment between different socio-economic groups (Adebayo, & Ogunleye, 2023).

For students who do manage to enroll, the cost of education can continue to exert pressure throughout their academic journey. Financial stress can lead to a range of challenges, including the need to work part-time jobs to support their studies, which can detract from their academic focus and achievement. Moreover, the inability to afford necessary educational resources, such as textbooks and access to technology, can further hinder academic success. This financial strain often manifests in lower grades, increased absenteeism, and, in some cases, higher dropout rates.

The impact of the cost of education on academic achievement is not only a matter of individual concern but also a broader societal issue. As education is closely linked to economic mobility and social equity, barriers to higher education can perpetuate cycles of poverty and limit the overall development of a nation. Ensuring that students have equitable access to education and the resources they need to succeed is therefore essential for fostering a more inclusive and prosperous society.

The high cost of education encompasses a range of expenses, including tuition fees, accommodation, textbooks, transportation, and other living costs. Over recent decades, these costs have risen substantially, often outpacing inflation and wage growth, making higher education increasingly unaffordable for many families (Okonkwo, & Ibrahim, 2024). This situation is particularly severe in developing countries where economic disparities are more pronounced, and government support for education is often limited.

Education remains a fundamental driver of national development, individual empowerment, and social mobility. In Nigeria, however, the increasing cost of tertiary education has posed significant barriers to access and success for many students. High tuition fees, living expenses, and inadequate infrastructural support have made it difficult for students, especially those from low-income backgrounds, to finance their education and achieve academic success. Recognizing these persistent challenges, the Nigerian government established the Nigeria Education Loan Fund (NELFUND) to provide financial assistance to students enrolled in tertiary institutions across the country.

NELFUND is designed as a student loan scheme aimed at alleviating the financial burdens associated with higher education. Its primary objective is to ensure that no Nigerian student is denied access to tertiary education due to lack of funds. By offering low-interest, long-term repayment loans, NELFUND seeks to increase educational access, reduce dropout rates, and ultimately enhance the academic performance of beneficiaries. According to the Federal Ministry of Education (2024), NELFUND represents a strategic intervention to democratize access to higher education and to promote national development through a more educated workforce.

For many students, the financial strain of covering these costs can lead to significant challenges. One of the most immediate effects is the difficulty in accessing tertiary education, as students from low- and middle-income families may struggle to meet the financial requirements for enrollment. Even for those who manage to enroll, the burden of high educational costs can have a lasting impact on their academic achievement and overall well-being.

Financial stress is a major contributor to these challenges. Students who face economic hardships may need to take on part-time jobs to finance their education, which can reduce the time and energy available for academic pursuits. The need to balance work and study often results in decreased focus, lower academic engagement, and poorer achievement. Additionally, students who cannot afford essential educational resources, such as textbooks, access to technology, or even proper nutrition, are at a distinct disadvantage, further compromising their academic success (Nwosu, & Danjuma, 2022).

Moreover, the psychological effects of financial stress cannot be overlooked. Constant worry about how to pay for tuition, rent, and other necessities can lead to anxiety and depression, which can severely impact a student's ability to concentrate, retain information, and perform well in exams. This stress can also result in higher dropout rates, as students may feel overwhelmed by the pressure and choose to leave their studies prematurely.

Statement of the Problem

The cost of education in Federal College of Education, Pankshin has been rising steadily, creating a significant barrier for many students aspiring to pursue higher education. This financial barrier can lead to lower enrollment rates, as some students may be unable or unwilling to bear the high costs associated with tertiary education. Additionally, for those who do manage to enroll, the financial stress associated with covering tuition fees, accommodation, and other expenses may negatively impact their academic achievement.

There is a growing concern that the high cost of education is leading to an increase in educational inequality, with students from lower socio-economic backgrounds being disproportionately affected. This problem is particularly acute in developing countries, where government support for higher education is often limited, and the burden of funding falls heavily on students and their families.

The problem is further compounded by the fact that many students who enroll in Federal College of Education, Pankshin are forced to work part-time or take on loans to finance their education. These additional responsibilities can detract from their studies, leading to poorer academic outcomes and higher dropout rates. This study seeks to address these concerns by examining the specific ways in which the cost of education impacts student enrollment and academic achievement in Federal College of Education Pankshin.

Purpose of the Study

The main purpose of the study is to assess the impact of cost of education on student enrollment and academic achievement in Federal College of Education Pankshin. The primary objectives of this study are:

1. To assess the impact of the cost of education on student enrollment in Federal College of Education, Pankshin, Plateau State.
2. To analyze the relationship between the cost of education and students' academic achievement in Federal College of Education, Pankshin, Plateau State.
3. To assess the social impact of cost of education in tertiary institution in Federal College of Education, Pankshin, Plateau State

Research Questions

The study will seek to answer the following research questions:

1. What are the impact of cost of education on students' decisions to enroll in Federal College of Education, Pankshin, Plateau State?
2. What is the relationship between the cost of education and students' academic achievement in Federal College of Education, Pankshin, Plateau State?
3. What are the social impact of cost of education in tertiary institution in Federal College of Education, Pankshin, Plateau State?

Hypotheses of the Study

The study will test the following hypotheses:

H₁ There is a significant relationship between the cost of education and student enrollment in Federal College of Education, Pankshin, Plateau State.

H₂ There is no significant relationship between the cost of education and students' academic achievement in Federal College of Education, Pankshin, Plateau State.

Method And Procedure

The research design suitable for this study was a survey research design adopted for this study. A survey requires that data are collected at a particular time, from a sample, for the purpose of describing the population represented by the sample at that time. It recognizes the fact that the situation being studied might change later on and a different result might be obtained at a later period. The study population comprises of 400 level B.Ed undergraduate students. There are seven (7) schools and seventeen (17) departments currently having 400 level students (Source: Quality Assurance Office FCE Pankshin 2024). For the reason of affordability, a sample of 150 respondents were selected by the researcher out of the population under study. Simple random sampling technique refers to the selection procedure in which each of the cases in the population has an equal chance or probability of being selected and the selection of each case from the pool of cases is independent of the selection of another case. The instrument that was used for collection of data was structured questionnaire. The questionnaire was designed and developed by the researcher. The questionnaire was titled, "Impact of Cost of Education on Students Enrolment and Academic Achievement Questionnaires" (ICESEAAQ). In this research, the data obtained was presented in a tabular form and analyzed using mean score method. The chi-square test of independence analysis was used to test the hypotheses at 0.05 level of significance. Decisions were made at 0.05 level of significance.

Results And Discussion

Table 1: Analysis of Mean score of the impact of cost of education on students' decisions to enroll in Federal College of Education, Pankshin

S/N	ITEM	SA	A	D	SD	Mean	Criterion	Decision
1	The cost of education at the Federal College of Education, Pankshin influences my decision to enroll.	63	35	37	15	2.9	2.5	Accept
2	I find the tuition fees at the Federal College of Education, Pankshin to be a major factor in my choice to attend.	51	49	26	24	3.0	2.5	Accept
3	High tuition costs make it more difficult for me to decide whether to enroll at the Federal College of Education, Pankshin.	32	58	36	24	2.6	2.5	Accept
4	I would have enrolled at the Federal College of Education, Pankshin even if the cost of education was higher.	36	54	32	28	2.6	2.5	Accept
5	The affordability of education at the Federal College of Education, Pankshin encourages me to pursue my studies there.	53	38	39	20	2.8	2.5	Accept

Table 1 above displays the responses of respondents on item 1-5. Item one sought to find out whether the cost of education at the Federal College of Education, Pankshin influences my decision to enroll, sixty three (63) strongly agreed, as thirty five (35) agreed, while thirty seven (37) disagreed, Fifteen (15) strongly disagreed. The mean of 2.9 was in agreement with the criterion score (2.5). Item two sought to find out whether find the tuition fees at the Federal College of Education, Pankshin to be a major factor in my choice to attend. Fifty one (51) respondents strongly agreed, forty nine (49) agreed, twenty six (26) disagreed, and Twenty four (24) strongly disagreed. The mean of 3.0 was

against the criterion score (2.5). Item three sought to find out whether the high tuition costs make it more difficult for me to decide whether to enroll at the Federal College of Education, Pankshin. Thirty two (32) strongly agreed, as fifty eight (58) agreed, thirty six (36) disagreed, while twenty four (24) strongly disagreed. The mean of 2.6 was in agreement of the criterion score (2.5). Item four sought to find out whether students enrolled at the Federal College of Education, Pankshin even if the cost of education was higher. Thirty six (36) strongly agreed, as fifty four (54) agreed, while thirty two (32) disagreed, twenty eight (28) strongly disagreed. The mean of 2.6 was in agreement with the criterion score (2.5). Item five sought to find out whether due to affordability of education at the Federal College of Education, Pankshin encourages me to pursue my studies there. Fifty three (53) strongly agreed, whereas thirty eight (38) agreed, meanwhile thirty nine (39) disagreed, twenty (20) strongly disagreed. The mean of 2.8 was in agreement with the criterion score (2.5).

Table 2: Analysis of the mean score of the relationship between the cost of education and students' academic achievement in Federal College of Education, Pankshin

S/N	ITEM	SA	A	D	SD	Mean	Criterion	Decision
6	The high cost of education negatively affects my academic performance.	34	62	32	22	2.7	2.5	Accept
7	Financial challenges caused by the cost of education make it difficult for me to focus on my studies.	64	48	28	10	3.1	2.5	Accept
8	I believe that students who can afford the full cost of education tend to perform better academically.	30	61	39	20	2.6	2.5	Accept
9	The availability of financial support (e.g., scholarships, grants) improves my academic performance.	37	59	34	20	2.7	2.5	Accept
10	I am more motivated to succeed academically because I have invested in my education	46	54	31	19	2.8	2.5	Accept

Table 2 above displays the responses of respondents on item 6-10. Item six sought to find out whether high cost of education negatively affects my academic performance. Thirty four (34) strongly agreed, sixty two (62) agreed, thirty two (32) disagreed, and meanwhile twenty two (22) strongly disagreed. The mean of 2.7 was in agreement with the criterion score (2.5). Item seven sought to find out whether the financial challenges caused by the cost of education make it difficult for me to focus on studies. Sixty four (64) strongly agreed, forty eight (48) agreed, twenty eight (28) disagreed, while ten (10) strongly disagreed. The mean of 3.1 was in agreement with the criterion score (2.5). Item eight sought to find out whether it is believe that students who can afford the full cost of education tend to perform better academically. Thirty (30) strongly agreed, sixty one (61) agreed, thirty nine (39) disagreed, meanwhile twenty (20) strongly disagreed. The mean of 2.6 was in agreement with the criterion score (2.5). Item nine sought to find out whether availability of financial support (e.g., scholarships, grants) improves students academic performance. Thirty seven (37) strongly agreed, fifty nine (59) agreed, thirty four (34) disagreed, and twenty (20) strongly disagreed. The mean of 2.7 which was in agreement with the criterion score (2.5). Item ten sought to find out whether students are motivated to succeed academically because they have invested in education. Forty six (46) strongly agreed, fifty four (54) agreed, thirty one (31) disagreed, and nineteen (19) strongly disagreed. The mean of 2.8 which was in agreement with the criterion score (2.5).

Table 3: Analysis of mean score of the social impact of cost of education in tertiary institution in Federal College of Education, Pankshin

S/N	ITEM	SA	A	D	SD	Mean	Criterion	Decision
11	The high cost of education limits social interactions among students from low-income backgrounds.	32	53	35	30	2.5	2.5	Accept
12	Many students are forced to work part-time jobs, reducing their time for social and academic engagement.	34	66	28	22	2.7	2.5	Accept
13	Financial constraints prevent me from participating in extracurricular or social activities on campus.	30	38	44	38	2.4	2.5	Reject
14	The cost of education increases social inequality among students in tertiary institutions.	31	63	34	22	2.6	2.5	Accept
15	I often feel socially excluded because I cannot afford what many of my peers can in school-related activities.	29	40	45	36	2.4	2.5	Reject

Table 3 above displays the responses of respondents on item 16-20. Item sixteen sought to find out whether high cost of education limits social interactions among students from low-income backgrounds. Thirty two (32) strongly agreed, fifty three (53) agreed, thirty five (35) disagreed, meanwhile thirty (30) strongly disagreed. The mean of 2.5 was in agreement with the criterion score (2.5). Item seventeen sought to find out whether many students are forced to work part-time jobs, reducing their time for social and academic engagement. Thirty four (34) strongly agreed, sixty six (66) agreed, twenty eight (28) disagreed, while twenty two (22) strongly disagreed. The mean of 2.7 was in agreement with the criterion score (2.5). Item eighteen sought to find out whether financial constraints prevent me from participating in extracurricular or social activities on campus. Thirty (30) strongly agreed, thirty eight (38) agreed, forty four (44) disagreed, meanwhile thirty eight (38) strongly disagreed. The mean of 2.4 was against the criterion score (2.5). Item nineteen sought to find out whether cost of education increases social inequality among students in tertiary institutions. Thirty one (31) strongly agreed, sixty three (63) agreed, thirty four (34) disagreed, and twenty two (22) strongly disagreed. The mean of 2.6 which was in agreement with the criterion score (2.5). Item twenty sought to find out whether students often feel socially excluded because they cannot afford what many of their peers can in school-related activities. Twenty nine (29) strongly agreed, forty (40) agreed, forty five (45) disagreed, and thirty six (36) strongly disagreed. The mean of 2.4 which was against the criterion score (2.5).

Testing of Hypotheses

Hypothesis 1(H₀₂): There is no significant relationship between the cost of education and student enrollment in Federal College of Education, Pankshin.

Table 8: Summary for Chi-Square Test of Independence

	No	DF	Mean	STD	t-cal	(P)
Agreed	110		57.3200	21.7804		
Disagreed	40	12	49.3200	22.4622	501.09	21.03

Table 4 above shows that the chi-square calculated value: 501.09 is greater than the chi-square critical value: 21.03 that is ($X^2_{\text{calc.}} = 501.09 > X^2_{\text{crit}} = 21.03$). Therefore, the Null hypothesis is

rejected in favour of the Alternative hypothesis. This implies that there is a significant relationship between the cost of education and student enrollment in Federal College of Education, Pankshin

Hypothesis 2(H₀₂): There is no significant relationship between the cost of education and students' academic achievement.

Table 5: Summary for Chi-Square Test of Independence

	No	DF	Mean	STD	T-cal	(P)
Agreed	139		67.4200	21.04		
Disagreed	11	21	19.2200	09.02	199.63	21.03

The table 9 shows that the chi-square calculated value: 199.63 is greater than the chi-square critical value: 21.03 that is ($X^2_{\text{calc.}} = 199.63 > X^2_{\text{crit}} = 21.03$). Therefore, the null hypothesis is rejected while the alternative hypothesis is accepted. This implies there is no significant relationship between the cost of education and students' academic achievement

Discussion of Findings

Research question one sought to find out the impact of cost of education on students' decisions to enroll in Federal College of Education, Pankshin. The findings from the study indicate that the cost of education significantly influences students' decisions to enroll at the Federal College of Education, Pankshin. A majority of respondents agreed that the tuition fees and overall affordability of education at the college were major factors in their choice to attend. Many students acknowledged that high tuition costs made it more difficult for them to decide on enrollment, although some were still willing to enroll even if the cost was higher. Additionally, the affordability of education at the institution was seen as a motivating factor that encouraged students to pursue their studies. These findings are consistent with previous studies such as those by Psacharopoulos and Patrinos (2018) and Adepoju and Alao (2017), who noted that financial considerations greatly affect students' access to and participation in higher education, particularly in developing countries. Olanrewaju (2020) and Okafor (2021) also emphasized that while other factors may play a role, tuition fees remain a primary determinant in the decision-making process for many prospective students. The implication is that maintaining affordable education at the Federal College of Education, Pankshin can serve as a strategic advantage in promoting access and equity, especially for students from low-income backgrounds.

Research question two sought to find out the relationship between the cost of education and students' academic achievement in Federal College of Education, Pankshin. The findings reveal a clear relationship between the cost of education and students' academic achievement at the Federal College of Education, Pankshin. Many respondents agreed that high educational costs negatively impact their academic performance, with financial challenges making it difficult to focus on their studies. There was a shared belief among students that those who can afford the full cost of education tend to perform better academically, likely due to fewer financial distractions and better access to resources. Furthermore, the availability of financial support such as scholarships and grants was seen as a factor that enhances academic performance, indicating that financial relief contributes to better educational outcomes. Additionally, students expressed that their financial investment in education serves as a motivation to succeed academically. These findings align with the views of Adepoju and Alao (2017), who argued that economic pressure often affects students' concentration and performance, and with Psacharopoulos and Patrinos (2018), who emphasized the importance of financial support in achieving equitable learning outcomes. The results underscore the need for policies that ease the financial burden on students to help improve their academic success.

Research question four sought to find out the social impact of cost of education in tertiary institution in Federal College of Education, Pankshin. The findings on the social impact of the cost of education in tertiary institutions, specifically at the Federal College of Education, Pankshin, indicate that financial barriers have significant implications for students' social experiences. Many respondents agreed that the high cost of education limits social interactions among students from low-income backgrounds, and a large number also reported being compelled to work part-time jobs, which reduces

their time for both social and academic engagement. These realities support the view of Olanrewaju (2020), who noted that economic hardship among students often leads to social isolation and reduced participation in communal activities. While some students disagreed, a considerable number acknowledged that financial constraints prevent them from taking part in extracurricular or social activities on campus, thereby affecting their overall campus experience. Additionally, the cost of education was seen as a driver of social inequality, reinforcing divides between students from different economic backgrounds. Although not all students felt socially excluded, a noticeable proportion reported feelings of exclusion due to their inability to afford certain school-related expenses. These findings align with the observations of Okafor (2021), who emphasized that unequal access to resources in tertiary institutions can foster social divisions and reduce student cohesion. The results suggest that reducing the financial burden on students could promote greater social inclusion, interaction, and a more equitable campus environment.

Conclusion

The study concludes that the cost of education plays a critical role in shaping students' academic decisions, performance, and social engagement at the Federal College of Education, Pankshin. Financial burdens affect not only enrollment and academic outcomes but also students' psychological well-being and campus life experiences. Without adequate financial support and inclusive policies, students from disadvantaged backgrounds remain at risk of exclusion, poor performance, and dropout.

Recommendations

The following recommendations emerged based on the conclusion:

1. Parents should actively plan and save for their children's tertiary education by setting aside funds early and seeking out community-based scholarships, grants, or cooperative savings schemes. They should also support their children emotionally and guide them in managing limited finances responsibly.
2. The Plateau State Government should introduce state-level bursaries and scholarship schemes specifically targeted at students from low-income families in public tertiary institutions like the Federal College of Education, Pankshin. This will help reduce dropout rates and ensure equal academic opportunities.
3. Tertiary institutions should prioritize student welfare by establishing support services such as on-campus work-study programs, subsidized accommodation, and food assistance to help students manage financial stress without compromising their academic performance.

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