

JOEND

JOURNAL OF EDUCATION FOR NATIONAL DEVELOPMENT

ISSN 1119-3190

VOL. 1, NO. 1 MARCH 1998



JOURNAL OF EDUCATION FOR NATIONAL DEVELOPMENT (JOEND)

Vol 1, No. 1, MARCH, 1998

*The official Journal of the Nigerian Association of Educationalists
for National Development, Lagos Chapter*

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The length of an article should be between 15 and 25 typed pages including notes, references, etc., with a sufficient margin on all sides.

Footnote references should be used sparingly, and typed serially in double spaced on a separate sheet at the end of the article.

FINANCING TEACHER EDUCATION: BASIC PROBLEMS AND CHALLENGES

A.O.O. OGUNTOYE AND NGOZI E. UZOKA

ABSTRACT

Educational finance is a major issue for debate at the family, government, national and international levels. Yet none can claim to have complete solutions to the inadequacy of funding or deficiency in resources allocation in respect to education. One area where reliable funding is crucial is teacher education. This paper highlights the causes of the financial crisis in education in general and the consequences of these on the quality of education. It then goes on to suggest ways of improving the financing of teacher education. A joint participation in the financing of this sub-sector of education by the student, who is the focus of education, the government which is the sponsor of education and the private sector which uses the product of education for its services as suggested. The major goal is to ensure sustainable source of funding to promote good quality education.

INTRODUCTION

Nigeria is currently facing an uphill task in her educational development. The education sector is receiving its own fair share of the drubbing resulting from the economic predicaments of the last twenty years. The performance of the economy coupled with the political problems of the period has not helped education to move to greater heights. Educational enrolments, have no doubt, grown, substantially but this increase has not been supported by larger increase in expenditure on education. Thus enrolments are growing faster than the economy in general. The result is large quantitative expansion at the expense of qualitative improvement in education.

Teacher education put a heavy financial burden on the Federal and State Governments. Yet the burden increases daily since the national population does not remain static and since the attainment of the country's social objectives and the national self-reliance remain the target of this nation. The future of any country to a large extent depends on the quality of its educational system which in turn depends on the quality of its teachers. There is need to give adequate attention to the production of teachers of the right quality and quantity. This same consideration is well articulated in the National Policy on Education (1981) which asserts that "Teacher education will continue to be given a major emphasis in our educational planning because no education system can rise above the quality of its teachers" (p. 38).

According to the policy, the purpose of teacher education includes:

1. The production of highly motivated and conscientious teachers,
2. Equipping teachers with the necessary skills that will make them fit easily into the social ethos of the community and society at large,
3. Equipping them with the intellectual and professional background that will make them adequate with the changing demands of the Nigerian society, and
4. Enhancing their commitment to the teaching profession.

To achieve these lofty objectives, there should be a sound teacher education programme, all levels adequately funded, adequately equipped and that should continue to respond to the demands of a changing society.

CAUSES OF FINANCIAL CRISIS IN EDUCATION

If the major causes of financial crisis in education there are five substantial ones:

- Growth in enrolment that surpasses growth in national income,
- Competition for funds by the other sectors of the economy that were less demanding in the past;
- Rising unit cost of education making education an ever more expensive operation.
- Low quality that requires higher quality staff and facilities to improve, and
- Diversification of the curriculum at all levels to cater for the needs of more and more people and to respond to the need for equal access to education.

The above multiple causes work in harmony to make education face an unprecedented challenges that are likely to continue into the future if urgent measures are not taken.

Growth in Enrolment: There has been a leap in enrolment since the introduction of free primary education nationally in 1976. In spite of the incomplete figures, rate of enrolment at all levels is higher than the rate of increase in population which is at about 2.8 per cent (FRN, 1995) annually. During the five year period shown in Table 1 primary enrolment increased by about 3.5 per cent per annum, Secondary enrolment by about 9.0. per cent per annum while University enrolment increased by 6.5 per cent per annum between 1990 and 1994. The same trend can be expected in enrolments in technical, polytechnic and teacher education. This enrolment explosion is expected to continue at about 2.8 per cent at the primary level while larger increases are expected at other levels in response to the demand for equal access at the secondary and tertiary levels. The most implication of this expansion cannot be over-emphasized.

TABLE 1

ENROLMENT AT PRIMARY, SECONDARY AND UNIVERSITY EDUCATION 1990 TO 1994.

Year	Primary Enrolment	% Increase	Secondary Enrolment	% Increase	University Enrolment	% Increase
1990	13,607,249	-	2,901,993	-	179,488	-
1991	13,776,854	1.2	3,123,277	7.6	200,774	12.4
1992	14,805,937	7.4	3,600,620	15.3	224,879	11.8
1993	15,870,280	7.1	4,032,087	12.0	227,999	1.6
1994	16,190,947	2.2	4,451,329	10.4	-	-

Source: Extracted from Annual Abstract of Statistics, 1995 Edition.

Growth in enrolment is not corresponding with capacity burden ratio. The capacity-

burden ratio is the financial resources available, relative to enrolment. As can be seen in Table II growth in GDP at current purchasers' value was high, relative to increase in enrolment. But this is not saying much as it does not take the level of inflation into consideration. The fifth column of the table is more revealing as it shows the increase in GDP at 1984 constant purchaser's value. Even though enrolments of primary, secondary and university levels rose by 3.5 per cent, 9.0 per cent and 6.5 per cent respectively, the increase in the GDP was an average of 2.24 per cent during the same period. This shows the financial predicament of education in general. The GDP in constant value was on the decline while enrolment was generally on the increase.

GDP AT CURRENT AND CONSTANT PURCHASERS VALUE, 1990-1994 (NM)

Year	At Current Purchasers Value	% Increase Purchaser's Value	Constant	% Increase
1990	260,637	-	90,540	4.7
1991	324,010	24.3	94,851	2.9
1992	553,160	70.7	97,603	2.3
1993	697,095	26.0	99,805	1.3
1994	897,488	28.7	101,112	

Source: Extracted from Annual Abstract of Statistics, 1995 Edition.

2. **Competition For Funds:** Education was the priority sector of the economy in the early 1950s when regionalisation started. Thereafter the fortunes of education changed. According to Aluko (1993), "The total state and federal governments' expenditure on education fell from 19% during 1955-62 to 15.3% during 1981-85 and to 7.5% during 1990-92 rolling plan period." This dismal picture painted for education was as a result of the competitions by the other sectors of the economy. Education was the number one priority area during the 1955-62 plan. During the next plan period, it was number three priority area following on agriculture and industry. During the next plan (1970-74) period it was number two, coming after transportation. This was because of the needs to restore damages done during the civil war years. The next plan period 1975-80, saw education in the fifth ranking after transportation, manufacturing, defence and mining. During 1981-85 plan the fortunes of education were even worse falling to the eight position. The situation has not changed up till now even after the adoption of the Rolling plan. The above analysis is to show that education is not having its fair share of the resources of the country. The other sectors have a competitive edge over it and those in government could not recognize the importance of education to the overall development of the society to accord it the priority it rightly deserved.

3. **Rising Unit Costs of Education:** The unit cost of education is ever increasing in the rural areas at the primary and secondary levels and at the tertiary level. The situation in the rural area is such that at the time of boom in the early 1970s many schools were founded and enrolments soared. These schools are now short of pupils and they are inefficiently run. In some situations, pupil/teacher ratio is so low that one would think it

would have a positive effect on pupils performance but the reverse is the case. Teachers are demoralised. They feel the negative impact of poor schooling environment and pupil's poor home background. In higher education there are some high-cost programmes that are under-subscribed especially in the sciences and technology areas. The reason of course, is that the primary and secondary levels are no longer adequate preparatory grounds for science-oriented students to qualify to undertake these courses at the tertiary level. The result is high wastage, whatever means we use to express it; cost per pupil, cost per teacher, cost per place, cost per graduate or what have you. Non availability of cost data does not help the situation as this will give the true situation in regard to this.

4. **Low Quality Education:** Another reason for the financial crisis is the poor quality education which some people termed as declining quality of education. With rapid expansion in enrolment without a commensurate increase in resources, there were other attendant problems. Among these are overcrowded classroom, teaching personnel that are more of full time traders than teachers and an archaic organisational structure that is out of tune with the new challenges of changing society. These deal a great blow on the quality of education. More money has to go into preparation of teachers, improving facilities, developing curriculum materials, conducting research into the areas of needs, all in an effort, to improve the quality of education. These measures can partly explain the huge financial burden of education at all levels.

5. **Diversification of curriculum:** Since the adoption of the 'National Policy on Education', the knowledge frontiers have expanded. These are more visible in the sciences. Secondary school curriculum is no more limiting and restricting as before. The vocationalisation of secondary school curriculum, although not fully implemented means more expenditure on facilities, training the required teachers and providing the needed equipments and supplies. At the tertiary level, expansion since 1985 has been in the area of science and technology which are high cost programmes that swell educational budget.

ISSUES IN THE FINANCING OF TEACHER EDUCATION

The importance of teacher education to the whole educational effort can not be over-emphasised as the teacher is the anchor point of good quality education. Good quality education as we know is not cheap. It has to be paid for. The disparity existing between the performance of students attending private schools and those attending public schools can be partly explained by the type of teachers teaching in the two groups. Therefore to raise the quality of education, more money has to be spent on training and retraining of teaching personnel. For effective teacher training programme at any level, there must be unrestricted income from the following sources: students tuition and fees, Federal Government appropriations, state and local governments appropriations, endowment income, private gifts and grants and internally generated income by teacher training institutions at all levels.

a) **Tuition in the financing of teacher education:** Of recent there have been moves to introduce tuition in the financing of education where it was not used before. Teacher education is one of such areas. From this point of view the following observations are in order:

(1) Tuition charges will increasingly form a large chunk of educational expenditures in the future. How large this should be is to be continually determined based on criteria, such

as, equality of opportunity, varied programme and diversity and equity.

(2) Tuition charges should be evolutionary rather than revolutionary. It would be politically unwise to start with high fees when next-to-nothing was being paid by students in the past. Students should start with a low tuition fee. A gradual increase can be made in the future as we move out of the economic hardship presently facing the country.

(3) The establishment of the Educational Bank when it is fully operational will go a long way to help to supplement students' share of funding teacher education. As long as an effective machinery is set up the recovery of loan granted at Educational bank will not be a major problem. Adequate data will be required on the students to ease loan recovery. The Educational Bank may even give direct loan to institutions for capital projects and renovation of facilities.

(4) Nigerian students should be encouraged in part time work to cover their expenses in teacher education. Such work should not unduly interfere in either their studies or their participation in meaningful co-curricular activities.

(5) A dual pricing arrangement which is currently in operation will continue into the future. Government institutions will continue to charge low fees as against high fees in private institutions at all levels. With regard to public institutions a raise in standard of provision and good quality output may eventually put a pressure on private institutions such that enrolment in them may shrink to the extent that many will find it uneconomical to operate private institutions. This will be far into the future.

a) **Government responsibility:** Government at all levels should, through the tax system raise substantial amount of revenue for its services. As mentioned above, a constant effort should be made to determine what fraction of total cost of teacher education should be borne by tuition and what proportion by the society in general. In like manner, the role each level of Government should play in financing teacher education should be a matter of constant evaluation. In the determination of the level of public support of teacher education, it should be borne in mind that student payment includes incidental expenses, tuition not covered by grants and uncovered loss of foregone income. Thus, the students bear the heavier burden vis-a-vis the government when foregone income is added to their direct payment.

A concerted effort should be made by all levels of government to fund teacher education. A sharing formula can be adopted with the Federal Government contributing the largest share. In this regard the Education Tax and the Petroleum Trust Fund should be relied upon by the government to source teacher education. A definitive policy should be adopted such that teachers can have a reliable and dependable source of income. This may mean earmarking a certain percentage of the total volume of revenue from the Educational Tax and PTF for teacher education.

It is time states cooperated in establishing Colleges of Education that should be jointly financed and the burden will be lighter for each state. The rivalries and competitions of the past should give way to collaborative efforts. There are too many Colleges of Education in

the country. As time goes on many of these will become uneconomical to operate because of increasing unit cost resulting from dwindling enrolments. The variety and diversity expected in a teacher education programme may become unrealisable.

c) **Endowment Income:** Endowment funds should be launched and this should be an annual exercise to enable benevolent people contribute generously towards the funding of teacher education. There are many wealthy Nigerians who could be willing to assist by means of endowment funds.

d) **Private Gifts and Grants:** The contribution of the private sectors will be of immense help to fund teacher education. Corporate organisations like oil companies, Banks and Manufacturing companies should contribute to teacher education. Supplementary forms could be secured from private sources like religious organisation, voluntary associations, communities and private individuals.

e) **Internal Generated Income:** Internal generated income by teacher education institutions at all levels will help tremendously to alleviate the financial problems facing the institutions. There are ventures that institution can get involved in to supplement their revenues. Soap-making, dyeing, weaving, farming and other profitable ventures can be sources of internal revenue.

f) **Efficiency in Resource Utilization:** With the scarcity of resources there is the need for the culture of efficiency in the use of available resources. This goes to say that managers of our teacher education institutions should be shrewd managers of resources. Resource wastage, misappropriation and mismanagement should be guarded against and any proven case should attract stiff penalty

g) **Solving teachers' problems:** It will not be out of order to call on the authorities to look into the problems of teachers in our society. With the low reward structure teacher education is not attracting the best minds that could uplift the teaching profession. In fact, in recent years only the rejects of other profession go for teacher education, and this has adverse effect on the quality of teachers being produced. Teachers reward structure should compare favourably with those of their counterparts in other professions.

CONCLUSION

It is observed that teacher education has not been accorded the required attention both in its financing and administration. Teacher education requires a heavy dose of financial support for it to attain its stated goal, the supply of high quality teaching personnel on which good quality education at all levels.

This paper has shown the serious problem facing the funding of teacher education. It highlighted the courses of the financial crisis in education in general and the consequences of these on the quality of education. It goes further to suggest ways of improving the financing of teacher education. It is suggested that there should be a joint participation in the funding of teacher education by the students, the governments and the private sector.

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