

## **Educational Planning and Funding Models in Nigeria: Balancing Equity and Quality**

**Modupe O. Salomi (Ph.D)**

**Department of Educational Management,  
College of Specialised and Professional Education,  
Tai Solarin University of Education, Ijagun  
[salomimo@tasued.edu.ng](mailto:salomimo@tasued.edu.ng)  
+2347065160040**

**&**

**Alake, M. Ajibola (Ph.D)**

**Department of Educational Management,  
College of Specialised and Professional Education,  
Tai Solarin University of Education, Ijagun  
[mosesajibola791@gmail.com](mailto:mosesajibola791@gmail.com)  
+2347060674060**

### **Abstract**

Education is a fundamental driver of socio-economic development, yet Nigeria's education system faces significant challenges in balancing equity and quality. This article examines the evolution of Nigeria's education system, highlighting the role of educational planning and funding models in addressing these challenges. It reviews historical developments, the National Policy on Education (NPE), and strategic planning models such as the Five-Year Plans, Medium-Term Sector Strategies (MTSS), and Education Sector Plans (ESP). The study also analyzes funding mechanisms in Nigerian education, including public financing, private sector involvement, and innovative funding models such as education bonds and public-private partnerships (PPP). Key challenges including insufficient funding, policy inconsistencies, political instability, corruption, and regional disparities are critically examined. To address these issues, the paper recommends enhanced funding strategies, strengthened data-driven planning, inclusive policies for marginalized groups, and quality improvement measures such as teacher training, curriculum reform, and infrastructure development. A multi-stakeholder approach involving the government, private sector, and international organizations is essential for sustainable educational development. By implementing these reforms, Nigeria can create an equitable and high-quality education system that fosters national development and global competitiveness.

**Keywords:** Educational Planning, Funding Models, Equity, Quality, Nigeria, Policy Reform, Public-Private Partnerships (PPP)

### **Introduction**

Educational planning in Nigeria has evolved over time, from the colonial period through to the present day. The development of the Nigerian educational system has been shaped by both colonial influences and the aspirations of a post-colonial nation aiming to meet the demands of rapid social, economic, and technological changes. Nigeria's educational system has undergone significant transformations since the country's colonial period, with numerous policy shifts aimed at addressing the diverse needs of its population. The educational

structure today reflects both the legacies of colonialism and the evolving aspirations of a rapidly developing nation. The Nigerian education system is structured into various levels:

- **Pre-primary Education:** This level includes nursery and kindergarten education, catering to children aged 3-5 years. While early childhood education is recognized as important, access remains uneven, especially in rural areas.
- **Primary Education:** Primary school education in Nigeria lasts for six years (ages 6-11) and is generally free and compulsory, as mandated by the Universal Basic Education (UBE) Act of 2004.
- **Secondary Education:** This is divided into junior secondary (3 years) and senior secondary education (2-3 years). Students at this level are prepared for either higher education or vocational training.
- **Tertiary Education:** This includes universities, polytechnics, and colleges of education, offering degree, diploma, and certificate programs.

Before the advent of colonialism, indigenous education in Nigeria was community-based, with a focus on imparting life skills, culture, history, and moral values. Traditional education was oral, with elders teaching younger generations through stories, rituals, and practical training. During British colonial rule, the educational system in Nigeria was designed primarily to serve the needs of the British colonial administration. Education was not universally accessible, and its focus was on creating an educated elite who could assist in the administration of the colony. The introduction of formal education began with missionary schools in the southern regions, which were supported by both the British government and Christian missionaries. These schools predominantly offered Western-style education, but access was limited to the wealthy and urban elite. The colonial government established a series of commissions and policies to regulate education. In particular, the 1934 Education Ordinance created a framework for the development of education in Nigeria, but it still excluded many from access to education. During this period, the education system was primarily geared towards producing clerks and administrative workers rather than promoting universal access to education or fostering economic and technological development. In 1948, the Ashby Commission recommended the expansion of educational opportunities to meet the growing demands for skilled labor and administrative capacity, but this was largely focused on producing clerks and civil servants for the colonial government. After gaining independence in 1960, Nigeria sought to expand access to education and improve the quality of schooling to meet the needs of a growing population. Major milestones in the evolution of Nigerian education during this period include:

- **National Policy on Education (1977, revised 1981, 2004):** The government implemented the National Policy on Education (NPE), aiming to provide "education for all" and promote national unity, technological advancement, and social justice. The policy outlined the goals for education, including free and compulsory primary education and an emphasis on science and technology.
- **Universal Primary Education (UPE) Program (1976):** The government introduced the UPE program to provide free primary education. However, implementation was hampered by inadequate infrastructure, teacher shortages, and poor funding.
- **Universal Basic Education (UBE) Program (2004):** Building on the UPE initiative, the UBE program was launched to provide free and compulsory basic education for all Nigerian children aged 6-15 years. The goal was to address educational disparities and promote universal access to education.

The post-colonial era also saw the development of federal government initiatives aimed at addressing regional disparities in education, with particular focus on the northern regions, where access to education had historically been limited due to cultural and socio-economic factors. However, the implementation of policies aimed at expanding access was marred by challenges such as inadequate funding, poor infrastructure, and a lack of qualified teachers, yet it remains one of the largest and most diverse in Africa. The following are key characteristics and issues affecting the current state:

#### **Access and Enrollment**

- **Primary Education:** Nigeria has made considerable progress in increasing enrollment rates, especially in the southern parts of the country. However, in the northern regions, enrollment remains low, partly due to cultural and socio-economic barriers, such as early marriages and child labor (Adeosun & Akinyemi, 2017).
- **Secondary Education:** The transition from primary to secondary education is a significant challenge, with many children, especially girls, dropping out due to financial constraints, early marriage, or the need to contribute to family income.
- **Tertiary Education:** Nigeria has a growing number of universities, polytechnics, and colleges of education, but capacity remains strained. Public universities are often overcrowded, and there is a growing reliance on private institutions, which are generally expensive.

#### **Quality of Education**

Despite significant investments in expanding access, the quality of education remains a major concern. Key issues include:

- **Inadequate Infrastructure:** Many schools, especially in rural areas, lack basic facilities such as classrooms, libraries, and toilets. The shortage of modern teaching materials and equipment exacerbates these problems (Adeniran & Olayemi, 2020).
- **Teacher Quality:** A shortage of qualified teachers, especially in science and mathematics, coupled with low teacher salaries and poor working conditions, affects the overall quality of teaching. Teacher training programs are often inadequate, with limited opportunities for continuous professional development.
- **Curriculum:** The curriculum is sometimes seen as outdated, failing to equip students with relevant skills for the 21st century workforce. There is also a mismatch between the education system and the needs of the labor market (Ololube, 2015).

Nigeria's educational system continues to grapple with regional and socio-economic disparities. While urban areas generally enjoy better educational facilities, rural areas face serious challenges in terms of access and quality. Additionally, gender disparities remain significant, with girls in northern Nigeria facing particular obstacles to education due to cultural norms and security issues (Uche & Chijioke, 2020). Though, the Nigerian government has undertaken various reforms to address these challenges, such as the establishment of the UBE, the promotion of technical and vocational education, and efforts to decentralize educational administration. However, these initiatives often face implementation challenges, such as corruption, mismanagement of funds, and political interference (Sulaimon & Adekola, 2018).

### **The Challenge of Ensuring Both Equity and Quality in Education**

Ensuring both equity (accessibility to education for all) and quality (high standards of teaching and learning outcomes) in the Nigerian educational system remains a persistent challenge, compounded by various socio-economic, cultural, and infrastructural factors. While education is a fundamental right, disparities in access and quality across regions and social groups continue to hinder the achievement of a universally accessible and high-quality educational system. Equity refers to ensuring that every student, regardless of their socio-economic status, geographic location, or other barriers, has an equal opportunity to access and succeed in education. In Nigeria, however, regional disparities significantly affect access to quality education. Rural areas, particularly in the northern regions, often face a lack of educational infrastructure, qualified teachers, and learning resources. The situation is exacerbated by cultural and socio-economic factors, such as child labor, early marriages, and the underrepresentation of girls in education (Uche & Chijioke, 2020).

In addition, the gap between urban and rural schools remains wide, with urban schools benefiting from better funding, modern facilities, and more trained teachers. Rural and marginalized communities, especially in the northern and eastern regions, struggle with overcrowded classrooms, poorly trained teachers, and insufficient educational materials. This inequity leads to lower enrollment rates, particularly among girls, and higher dropout rates (Adeosun & Akinyemi, 2017). While access to education has expanded, ensuring quality education defined by high standards of teaching, learning outcomes, and the development of relevant skills remains a challenge. Teacher quality is a significant issue in Nigeria, where many teachers are underqualified, poorly trained, or lack the resources to provide effective instruction. This problem is particularly pronounced in public schools, where teachers are often overburdened, underpaid, and lack access to professional development opportunities (Ololube, 2015). Another critical aspect of quality is the curriculum, which in some cases does not reflect the needs of a rapidly changing economy or the diverse educational needs of the population. The curriculum is often seen as outdated, with insufficient focus on skills development, critical thinking, and innovation. There is also a mismatch between what is taught in schools and the skills needed in the job market, leading to high unemployment rates among graduates (Sulaimon & Adekola, 2018).

The challenge of balancing equity and quality is a policy dilemma many education systems face worldwide, and Nigeria is no exception. Providing universal access to education while maintaining high standards of education requires adequate funding, political will, and comprehensive educational planning. However, the prioritization of either equity or quality often leads to trade-offs. For instance, providing free education to all may reduce the funds available to enhance teaching quality and infrastructure. On the other hand, investing heavily in improving quality may exclude marginalized groups who cannot afford schooling or face logistical barriers.

### **The Importance of Educational Planning and Funding in Addressing These Challenges**

Educational planning and funding are critical in addressing both the equity and quality challenges faced by Nigeria's educational system. Effective educational planning ensures that resources are allocated strategically to address both access and quality issues, and adequate funding is necessary to implement these plans successfully. Effective educational planning involves setting clear objectives, identifying priorities, and formulating strategies to achieve both equity and quality. In Nigeria, the National Policy on Education (NPE) emphasizes the need for both equity and quality, aiming for the universal provision of basic education while maintaining educational standards. The Medium-Term Sector Strategy (MTSS) and the

Education Sector Plan (ESP) serve as blueprints to guide educational development and funding (Federal Ministry of Education, 2014). However, the success of these plans depends on accurate data collection, monitoring, and evaluation. Planning requires an evidence-based approach to address regional disparities, assess current resource allocation, and determine where investment is needed most. For example, improving teacher training, increasing classroom infrastructure, and expanding access to learning materials are all essential aspects of quality education (Ololube, 2015).

Adequate financial resources are needed to achieve educational goals, but Nigeria's education sector has been historically underfunded, with many schools operating in conditions of overcrowding, outdated materials, and inadequate facilities (Adeniran & Olayemi, 2020). Public funding for education in Nigeria is often inadequate and highly dependent on fluctuating oil revenues, which have made long-term investment in education difficult. The government's allocation to education is often insufficient to address the growing needs of the population. According to the UNESCO Education for All (EFA) Report, Nigeria's expenditure on education is below the recommended 26% of the national budget, leading to challenges in both equity and quality (UNESCO, 2017). In addition, the funds that are allocated are often poorly managed, with corruption and political interference further reducing the effectiveness of these resources. One solution to these funding challenges is the exploration of alternative funding models, including public-private partnerships (PPP), corporate sponsorships, international aid, and local community-based contributions. Moreover, it is crucial to establish mechanisms for transparent allocation and monitoring of funds to ensure that resources are being used effectively to improve both access and quality (Sulaimon & Adekola, 2018).

### **Strategic Educational Planning Models in Nigeria**

To address the challenges of providing education to a large and diverse population, Nigeria has developed several strategic educational planning models aimed at improving both equity and quality in the system.

- 1. Five-Year Plans (1955–1960s):** After independence, the Nigerian government adopted the Five-Year Development Plans as part of its broader national development strategy. These plans were aimed at addressing key sectors of the economy, including education. The First National Development Plan (1962–1968) highlighted the need for educational expansion and development, particularly in the areas of primary education and the training of skilled manpower for industrialization. However, these plans were often not fully implemented due to financial constraints and political instability.

- 2. Medium-Term Sector Strategies (MTSS):** The MTSS framework has been an essential planning tool in Nigeria's educational sector. Introduced in the early 2000s, the MTSS is designed to provide a more realistic and focused approach to achieving educational goals within a three- to five-year timeframe. The MTSS allows for better alignment of educational objectives with available resources, addressing issues like infrastructure development, teacher training, and curriculum reforms. MTSS has been instrumental in ensuring that government education policies are more aligned with budgetary allocations, but challenges remain with actual implementation, such as delays in releasing funds and poor coordination between federal and state governments.
- 3. Education Sector Plans (ESP):** The Education Sector Plan (ESP) is another strategic framework that focuses on improving specific aspects of the education system over a defined period. The ESP is developed in line with the government's broader development goals and involves stakeholder input from various levels of government and civil society. One of the key objectives of the ESP is to ensure that resources are effectively allocated to areas in most need, such as improving infrastructure in rural schools, training teachers, and promoting technical education.

### **Issues and Challenges in Educational Planning in Nigeria**

Despite the efforts to improve Nigeria's educational system, several issues continue to hinder the effective implementation of educational plans and policies. These challenges include:

- i. Political Instability and Governance Issues:** Political instability, particularly in the form of military regimes and frequent changes in government, has had a destabilizing effect on Nigeria's education sector. Political interference and the shifting priorities of different governments often lead to inconsistencies in policy implementation and poor long-term planning (Sulaimon & Adekola, 2018). The decentralized nature of education administration, with roles divided among federal, state, and local governments, further complicates effective implementation.
- ii. Corruption and Mismanagement of Resources:** Corruption remains a significant challenge in Nigeria, with reports of funds allocated for educational purposes being misused or diverted. This has resulted in inadequate provision of resources such as teaching materials, infrastructure, and salaries for teachers (Ololube, 2015). The misallocation of funds and inefficient management of educational budgets have further undermined the quality of education in Nigeria.
- iii. Poor Data and Planning Capacity:** Inadequate data collection and analysis capabilities hinder effective educational planning in Nigeria. Without accurate and reliable data, it is

difficult to assess the true state of the education sector, determine where resources are most needed, or measure progress toward achieving the goals of educational policies (Adeosun & Akinyemi, 2017). There is also a lack of effective monitoring and evaluation mechanisms to track the implementation of educational plans.

- iv. Inconsistent Policy Execution:** Even when educational policies are well-designed, inconsistent execution often hampers their success. Issues such as inadequate training for teachers, poor infrastructure, and delayed disbursement of funds have meant that policies like the UBE program and the NPE's objectives have not been fully realized. The lack of coordination between various levels of government and weak institutional capacity at the local level exacerbate these issues (Sulaimon & Adekola, 2018).

Educational planning in Nigeria, while well-documented and rooted in strategic frameworks like the NPE, Five-Year Plans, MTSS, and ESP, faces significant challenges in achieving both equity and quality. Political instability, corruption, and poor implementation have hindered the successful execution of educational reforms. To address these issues, there is a need for better governance, more transparency in resource allocation, enhanced data collection systems, and more consistent policy implementation.

### **Funding Models in Nigerian Education**

Educational funding in Nigeria has been a critical issue for the growth and development of the system. The country's education sector faces significant challenges in financing, leading to gaps in infrastructure, teacher quality, and learning outcomes. To address these challenges, various funding models have been employed, including public funding from federal, state, and local governments, increased private sector participation, and innovative funding mechanisms.

#### **1. Public Funding: The Role of Federal, State, and Local Governments in Financing Education**

In Nigeria, the responsibility for education funding is shared among three levels of government: federal, state, and local. Each level plays a significant role, but the allocation of funds has not always been adequate to meet the educational demands of the growing population.

- a) Federal Government Funding:** The federal government is primarily responsible for funding tertiary education (universities, polytechnics, and colleges of education) and providing overall policy direction for the education sector. The Federal Ministry of Education is in charge of setting educational standards, frameworks, and national policies. The federal government's budget allocation to education has been historically



low, often falling below the UNESCO recommendation of 26% of the national budget (UNESCO, 2017). For instance, in 2019, the federal allocation to education was around 7% of the national budget (Adeosun & Akinyemi, 2017). This has resulted in poor infrastructure, inadequate funding for research and development, and challenges in meeting educational goals.

- b) State Government Funding:** State governments are primarily responsible for funding primary and secondary education. They provide the bulk of funding for state-owned schools and are tasked with the development of curricula and teaching methods tailored to their regions. However, states face challenges in resource mobilization due to low internally generated revenue and reliance on federal allocations. Consequently, many states, especially in the northern and rural areas, have struggled to provide basic educational needs like classrooms, textbooks, and salaries for teachers (Ololube, 2015).
- c) Local Government Funding:** The local governments are responsible for the implementation of basic education policies at the grassroots level. They play a critical role in managing and financing primary education. However, local governments often face funding constraints, and their reliance on the federal government for financial support limits their ability to address issues such as school infrastructure, teacher training, and learning materials. In many cases, local governments are unable to meet the rising demand for education services (Sulaimon & Adekola, 2018).

## **2. Private Sector Participation: The Increasing Role of Private Schools, Corporate Sponsorship, and Non-Governmental Organizations in Funding Education**

The private sector has become an important player in financing and providing educational services in Nigeria. As public schools struggle with funding and quality, the private sector has stepped in to bridge the gap.

- A. Private Schools:** In recent decades, private schools, especially at the primary and secondary levels have grown rapidly across the country. These schools cater to middle- and high-income families who seek better educational standards than what is offered by public institutions. The rise of private schools, particularly in urban areas, has contributed to increasing educational access, but it has also led to inequalities as quality private education is often out of reach for the majority of Nigerians, especially in rural areas (Adeosun & Akinyemi, 2017).
- B. Corporate Sponsorship:** Many corporate entities in Nigeria have recognized the importance of education to national development and have begun to engage in corporate social responsibility (CSR) initiatives that include funding educational programs.

Companies like Dangote Group, MTN, and Chevron have contributed to educational funding through scholarships, infrastructural development, and support for educational NGOs (Ololube, 2015). Corporate sponsorship has helped alleviate some of the financial pressures faced by public educational institutions, especially in terms of science and technology education.

**C. Non-Governmental Organizations (NGOs):** NGOs have become vital partners in educational funding in Nigeria. These organizations often focus on providing scholarships, building infrastructure, and advocating for policy reforms in education. Notable NGOs like Save the Children and the Malala Fund have contributed significantly to improving access to education, especially for marginalized groups such as girls and children with disabilities (Sulaimon & Adekola, 2018). These NGOs often partner with both local and international bodies to mobilize resources for educational development.

### **3. Innovative Funding Models: Alternative Mechanisms such as Education Bonds, Public-Private Partnerships (PPP), and Donor Funding**

Given the constraints of traditional funding sources, Nigeria has increasingly turned to innovative funding models to meet the educational needs of its growing population.

**A. Education Bonds:** One potential avenue for educational funding is the issuance of education bonds, which are debt instruments specifically designed to raise capital for education-related infrastructure and development projects. These bonds are often used by governments to finance large-scale infrastructure projects, such as the construction of new schools or the renovation of existing ones. However, education bonds in Nigeria have been underutilized, and challenges such as low investor confidence and political instability have hindered their implementation (Adeosun & Akinyemi, 2017).

**B. Public-Private Partnerships (PPP):** The public-private partnership (PPP) model has gained traction in Nigeria as a way to pool resources from both the public and private sectors for educational development. Through PPPs, private companies invest in the construction and operation of schools, while the government may provide land or subsidize tuition costs for students from disadvantaged backgrounds. Successful examples of PPPs in education include the Lagos State Government's partnership with private entities to build and manage public schools (Ololube, 2015). This model allows for the sharing of resources and expertise while reducing the financial burden on the government.

**C. Donor Funding:** International donors, such as the World Bank, UNICEF, and USAID, have played a significant role in financing educational projects in Nigeria, especially in

the basic education and girl-child education sectors. These donors often provide funds for specific programs or projects aimed at improving literacy rates, school infrastructure, and teacher training. While donor funding has provided much-needed resources, it has also been subject to concerns about dependency and the alignment of donor priorities with national educational goals (Sulaimon & Adekola, 2018).

### **Challenges in Funding**

While Nigeria has explored various funding models, significant challenges remain in ensuring adequate and sustainable financing for education:

- A. Insufficient Budgets:** Despite some progress in budget allocations, Nigeria still faces a major challenge in providing adequate funding for education. The country's education budget consistently falls below the 26% target set by UNESCO, resulting in inadequate resources for school infrastructure, teacher salaries, and the procurement of learning materials. The education sector's share of the national budget has often hovered around 6-7%, which is insufficient to meet the growing demand for quality education (UNESCO, 2017).
- B. Dependence on Oil Revenues:** Nigeria's economy is heavily dependent on oil revenues, which has created volatility in education funding. When oil prices fluctuate, government revenues drop, affecting the ability to fund critical sectors like education. This dependency on oil has made the education sector vulnerable to global commodity price swings, leading to periods of underfunding and reduced public investment (Adeosun & Akinyemi, 2017).
- C. Regional Disparities in Educational Financing:** There are significant regional disparities in educational funding and access across Nigeria. The northern region, in particular, has lagged in educational development due to factors such as poverty, insecurity, and sociocultural barriers to education. State governments in the north often face greater challenges in financing education, leading to lower levels of educational access and poorer quality compared to the southern regions (Ololube, 2015).

### **Conclusion**

Nigeria's educational system faces a range of challenges, including insufficient funding, regional disparities, outdated infrastructure, and issues of equity in access and quality. However, despite these challenges, the potential for transformation remains high, provided that the necessary reforms are implemented strategically.

This paper has explored various dimensions of Nigeria's educational system focusing on the complexities of funding, planning, equity, and quality. The need for increased public

investment, innovative financing models, data-driven planning, and inclusive policies for disadvantaged groups such as girls, children with disabilities, and those in rural areas has been highlighted. These reforms are not only critical for closing the access gap but also for ensuring that the education provided is of high-quality, meeting the demands of the 21st century. Furthermore, enhancing teacher training, updating the curriculum to align with global standards, and investing in school infrastructure will ensure that students receive the knowledge and skills necessary for the workforce and personal growth. As Nigeria moves toward a more equitable and high-quality educational future, these reforms must be supported by all levels of government, the private sector, and international partners.

In conclusion, Nigeria's educational system, if adequately resourced and properly managed, has the potential to become a powerful driver of national development, social cohesion, and economic progress. By adopting a comprehensive, multi-faceted approach to policy reform, the country can address its educational challenges and provide all its citizens with the tools they need to thrive in a rapidly changing world.

### **Recommendations**

1. **Increase Public Investment in Education:** The Nigerian government should prioritize education by increasing the national education budget to at least 26% of the national budget, in line with UNESCO's recommendation. This would provide more resources for infrastructure, teacher salaries, and learning materials. Additionally, a dedicated education fund should be established to ensure consistent funding for the education sector.
2. **Explore Alternative Financing Mechanisms:** Nigeria should explore innovative funding mechanisms such as education bonds, impact investing, and public-private partnerships (PPPs). These mechanisms can help raise additional resources for educational infrastructure and projects while reducing the financial burden on the government.
3. **Improve Resource Allocation:** A needs-based allocation system should be implemented to ensure that resources are distributed equitably across regions. This could include a transparent formula that considers the specific educational needs of each state, particularly for regions with high dropout rates or low access to quality education.
4. **Data-Driven Planning and Monitoring:** Establish a comprehensive national education data management system to ensure that educational planning and policymaking are based on accurate and up-to-date data. Regular national surveys on enrollment, learning

outcomes, and school infrastructure should be conducted, with the results made publicly available to inform policy.

5. **Increase Transparency and Accountability:** The government should set up an independent national education planning body with the authority to oversee the implementation of education policies. This body would ensure transparency in how education funds are used, track progress toward educational goals, and hold stakeholders accountable for results.
6. **Develop Long-Term Strategic Plans:** Nigeria should adopt a long-term National Education Master Plan that spans at least 20 years, focusing on sustained growth in the education sector. The plan should align with broader national development goals and include provisions for curriculum reform, teacher development, and infrastructure expansion.
7. **Expand Access for Disadvantaged Groups:** Policy initiatives should focus on providing targeted scholarships, free textbooks, and specialized support programs for disadvantaged groups such as girls, children with disabilities, and children from low-income families. A focus on rural education through mobile schools and community-based education programs is essential.
8. **Support Girls' Education and Gender Equality:** Special efforts should be made to reduce gender disparities by offering financial incentives for families to send their girls to school. Additionally, schools should be made gender-sensitive by addressing issues like early marriage, child labor, and unsafe learning environments that prevent girls from completing their education.
9. **Teacher Training and Professional Development:** Nigeria should invest in continuous professional development for teachers. This can include regular in-service training, professional certification programs, and the integration of digital teaching tools in classrooms. Teachers should also be incentivized through performance-based bonuses and regular salary reviews.

## References

- Adedeji, A., & Oduaran, A. (2012). *Education and development in Nigeria: Challenges and opportunities*. University Press.
- Adeniran, A., & Olayemi, S. (2020). Challenges of the Nigerian education system: Insights from the South West Region. *International Journal of Education Development*, 12(3), 45-59.
- Adeosun, O., & Akinyemi, O. (2017). Regional disparities in Nigerian education: A focus on enrollment and dropout rates. *Journal of African Education*, 45(2), 111-123.

- Federal Ministry of Education. (2014). *National policy on education*. 6th Edition. Federal Government Press.
- Ijaiya, M. A., & Mbah, J. U. (2020). Educational planning and financial management in Nigerian schools. *Journal of Education Finance and Policy*, 45(3), 328-341.
- Ololube, N. P. (2015). Challenges and opportunities of educational reforms in Nigeria. *Journal of Education Policy*, 25(4), 441-463.
- Sulaimon, S. A., & Adekola, A. G. (2018). Governance and educational policy in Nigeria: A critical review. *Nigerian Journal of Educational Policy*, 18(1), 35-48.
- Uche, I. M., & Chijioke, A. C. (2020). Gender and education in Northern Nigeria: Barriers to female access to education. *Gender and Education Review*, 8(2), 60-72.
- UNESCO. (2017). *Education for All (EFA) Global monitoring report*. UNESCO.
- World Bank. (2018). *Nigeria Education sector analysis: A review of challenges and opportunities*. World Bank Group