

HIGH COST OF LIVING AND ITS INCURSIONS IN EDUCATION AS EXCLUSIVE PRESERVE FOR CHILDREN OF RICH FAMILIES IN NIGERIA

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ABSTRACT

This paper investigated high cost of living and its incursions in education as exclusive preserve of children of rich families in Nigeria. Imo State University Owerri was chosen as public university in Nigeria. One research question and one hypothesis guided the study. Descriptive survey research design was used for this study. Population of this study comprised of 8,000 students obtained from Imo University Owerri. Sample size of this study is 150, which comprised 6 males and females students obtained from 10 departments from Imo State University Owerri. Instrument for data collection is a researcher developed questionnaire titled 'high cost of living and its incursions in education as exclusive preserve of children of rich families in Nigeria' was used, and validated by two experts from Imo state University Owerri. Cronbach alpha statistical technique was used to ascertain the reliability coefficients at 0.78 and 0.98 which shows that the instrument is reliable to be used for this study. Mean and standard deviation were used to analyze the data generated, while chi-square statistical tool was used to test the hypothesis. It was recommended from this study that Cost of education especially in public and private universities should be reduced through government intervention. This would enable adults and children of school ages to acquire education from the three tiers of education in Nigeria among others.

Keywords: Leadership dispensations of Nigerian leaders that reflects high cost of living in Nigeria, High cost of living in Nigeria, Education, Condition of public primary, secondary and tertiary education system in Nigeria, Education as exclusive preserve of the children of rich families' in Nigeria.

1.0 INTRODUCTION

High cost of living has caused series of hardship to Nigerians. Many families in Nigeria cannot afford three square mill in a day, the same applies to their inability to acquire financial resources for building their private home steads, pay for transportation costs, medical bills and education of their children in quality education institutions in Nigeria.

1.1 Leadership dispensations of Nigerian leaders that reflects high cost of living in Nigeria.

The astronomical increase in cost of living in Nigeria economy has been traced to bad governance right from military to democratic leadership in Nigeria. High cost of living in

Nigeria is majorly caused by offset of borrowings from World Bank, international monetary fund (IMF) and wide spread corruption among politicians in Nigeria. It is of no doubt that economic recession since 1982 has continued to linger unabated in Nigeria despite several borrowings to carry out reactivations on economic projects in Nigeria. In 1982, General Mohammed Buhari administration launched stiff penalties for hoarders, goods smugglers and all manner of reducing corruption in Nigeria. Buhari Administration in 2011 kicked against all manner of corruption ranging from embezzlement of public funds, cybercrimes and hate speech. It is evident that that president Mohammed Buhari from 2011 to 2023 banded importation of foreign products and encouraged local products in Nigeria. Despite these moves, insecurity, high interest charges on borrowed funds, fraudulent practices among public office holders have continued to devastate Nigeria economy during President Buhari regime. In this new political dispensation of President Mohammed Tinubu administration, high cost of living has been on the increase on daily basis. High cost of living in Nigeria is caused by over borrowing. High interest charges on pay back of borrowed funds, borrowing of new funds increase in in high cost of motor spirit in Nigeria. The prevailing Nigerian economic under tone acquired by Nigerians since 2023 have resulted to high cost of living in different states and local communities in Nigeria.

1.2 High cost of living among families in Nigeria

In recent times, in 1960ies petroleum and agricultural products were exported abroad up till today, though, petroleum products are taking the lead in attraction of high paid income to Nigerian economy. It is observed that Nigerian leaders later got to know the efficacy of benefits realized from petroleum products exportations and continue to use the resources from economy for their personal enrichment. The struggle to claim one political power or the other in Nigeria has led to wide spread corruption, such as fund diversion, endorsement of projects that are not completed for many years coupled with signing of financial documents for projects that are non-existent in Nigeria. The resultant effects of these misnomers has resulted to hike in public tertiary institutions tuition fees at the detriment of students from poor homes (Ekpo & Umoh 1998). It is of no doubt that vast number of families in Nigeria cannot eat one square meal in a day let alone of haven three square mill in a day. High cost of living is observed in building self-family apartments, renting of habitable apartments, transportation fairs, medical bills, purchase of household facilities, foods for consumption, leasing of equipment's, borrowings from financial institutions, education among others. High cost of living is observed on High charges on value added taxes V.A.Ts on goods and services. Nigerians who wished to travel abroad are discouraged because of high fees charged for boarding travelling tickets. On the other hand, a good number of Nigerian citizens and expatriates who wished to settle in Nigeria through opening of businesses to run or manage are discouraged due to disappointment they envisaged on increase in high cost of living in Nigerian economy.

High cost of living is known as inflation. It is a situation of persistent rise in cost of goods and services at a given period of time. Inflation is caused as a result of scarcity of money, unemployment and poverty. Poverty is cost caused by low earning that cannot afford human needs due to increase in prices of goods and services (Becker 1964, & Jin Xiao 2001). High cost of living has stagnated buying and selling in various local and international markets in Nigeria. Different surveys and personal opinions of people from different sectors of the economy more especially, the markets women in local and international markets in Nigeria

reveals that majority of people eat foods that are equivalent to dungs in order to survive economic hardship in Nigeria. High cost of living is caused by over population that generates unemployment thus living behind some generations groups of people in the society that are extremely poor in Nigeria Otive (2007). In transportation sector, a good number of motorists have lamented their ordeal on exorbitant charges on purchase of petroleum products from filling stations in Nigeria.

1.3 Education

High cost of living that is tremendously generating poverty especially in Nigeria, has negative effects on children and adults educational pursuits. Adults and children of school ages living in in poverty due to high cost of living are likely to have impaired or low working memory, short attention learning memory, distractions due to hungry and material things to live as human beings. (Evans & Schamberg 2009). Provision of educational needs determines the ability of students in participating actively in both curricular and extra- curricular activities prepared by educational institutions to their students. High cost of living is demoralizing the quest for lower and higher level of education achievements most especially, in Nigeria. High cost of living has reflected badly on self- learning skills among youths, as majority of youths have perverted self – learning skills due to lack of financial resources to procure equipment and facilities as observed from children and adults from poor homes in Nigeria (Enamiroro 2007). It is very clear that leaders of government in Nigeria have observed and read on different news media on the manner Nigerian economy is orchestrated from manageable economy to worst condition of economy in Nigeria. High cost of living due to inability to pay school fees and procure learning equipment by parents whom their children are schooling in both private and public learning institutions in Nigeria have results to poor receptivity of education training by students Carlo, Dave, Hellen, & Afroditi (2007). Majority of families find it uneasy to train their children in primary and secondary schools due high cost of living, coupled with illness, hunger that have continued to engulf people in Nigeria (Filmer & Pritchett 1999). Festivities such as Christmas, New Year, and Easter held in 2023 and 2024 were masked with high cost of foods, flight, high charges on transportation because of high unpalatable charges on motor spirits in Nigeria. High cost of living in Nigeria is exhibited by buy high quest for luxurious living observed among chains of political leaders in Nigeria. On different occasions, huge amounts of funds are approved by the two houses of assembly in Nigeria for the purchase of high quality jeeps, flight jets at the detriment of the masses that continued to yearn for survival in Nigeria. In the same vein, huge amount of funds are disbursed for carriage of projects that still remained uncompleted in Nigeria till today, coupled with high quest of plundering and high jacking public funds observed among politicians in Nigeria (Ray 2007). The effects of these misnomers have continued to deal several blows, setbacks, and crumbles in different sectors of economy in Nigeria. It is very clear that majority of people in Nigeria have continued to endure hardship through hard work as a show of patriotism but the side effects are becoming very worst as death tolls have continued to increase on daily basis in Nigeria due to scarcity of food for consumption and lack of steady medical attention.

It is a tale of woes in Nigeria that majority of public hospitals in Nigeria are operated with lack of live sustaining facilities and equipment's in Nigeria. The resultant effects of these, have continued to increase to sudden frequents deaths of both young and old adults that have not taught of dying as observed in Nigeria. Many public and private morgue facilities are filled

with death persons due to poor medical facilities, equipment's, high charges on hospital bills and scarcity of food for consumption. The ugly trends on Nigerian economy have dovetailed to high incidences of crimes in Nigeria on the basis of struggles for survival. It is on this premise that majority of female adults that are jobless and those that have jobs but are underpaid have turned themselves to commercial sex workers to augment with the trajectories of Nigerian economy.

It is not a fairy tale, that majority of graduates youths in Nigeria that are intellectually and physically capable to work in Nigeria are jobless because there are no vacancies in private and public sectors in Nigeria. The worst is that after the NYSC programme, graduates are left with nothing and are abandoned on the way to start learning petty businesses to overcome the intervening hardships that ravage and incidentally stunts horizon to progress in their lives.

1.4 Conditions of public primary and secondary Schools in Nigeria

In Nigeria, high cost of living has caused people to engage into several struggles to earn money, food and properties for a living. Date backs from 1999, public primary, secondary schools and tertiary learning institutions in Nigeria have wallowed into poor supervision, lack of teaching equipment and facilities, parents who cannot withstand these ugly trends have sent their children and wards to private primary, secondary and tertiary learning institutions in Nigeria. It is evident that vast majority of private primary, secondary schools in Nigeria have inadequate premises and classroom buildings to compete with public primary and secondary schools. The facts to point out here is that, public primary and secondary schools in Nigeria are poorly supervised. It is during supervision that so many school needs are nipped on the board for government to provide. Due to lack of supervision, so many public primary and secondary schools have dilapidated, many classroom building blocks have cracked, and some have been wrecked down by floods, while some public primary and secondary schools roof tops have been blown off by winds. Some building roofs that are physically existing are with openings spots that leaks water during rainfalls.

It is very unprofessional that some public primary and secondary schools have inadequate teachers that could teach students in public schools in Nigeria. Laboratory and science equipment in public primary and secondary schools have gone obsolesced, some equipment and facilities have been stolen by thieves while many equipment's have got spoilt by exposure to the rain and hot weather conditions. Many public primary and secondary schools in Nigeria have no library. The worst in this new age is lack of home economics, physical education, Agricultural science, and chemistry and physics laboratories. During the day, some students that are pressed have no good toilet to defecate except in the nearby bushes. Some public primary and secondary schools that have toilets in the school premises are still managing pit toilet system that are contaminated or infectious.

In view of these consequential reasons on poor public primary and secondary schools in Nigeria, vast majority of parents have sent their children to private primary and secondary schools. However, in this stance, the grudges of parents over private primary and secondary schools where their children are schooling in Nigeria, are that most of the public primary and secondary schools in Nigeria have resort to charge exorbitant school fees to parents. During new academic session or term, many parents pay through their nose due to exorbitant school

fees, hostel fees, textbooks and other requirements charged by private primary and secondary schools. The worst is the private universities in Nigeria.

It is uneasy for low income parents to provide learning resources for their children to cope with new trends in education. This is traced to acute poverty (Jensen 2010 & Connelly et al 2014). High cost of living reflects on poor houses people lives and poor nutritional deficiencies due to poor diets that affects brain development of their children and other health diseases. (Taki et al, 2010 Basch 2011). Some parents whom their children are schooling in private primary and secondary schools have lamented over exorbitant charges charged on their children education because, after paying their children school fees and other requirements in their schools, parents still take responsibility of feeding these children on weekly and monthly basis. High cost of living reflects on poor feeding and children spends part of their day worrying their parents for food to eat even when at home or in boarding educational facilities. These ugly trends on high cost of living have resulted to low penchant for youth's acquisition of education from educational institutions (Royal College of pediatrics & Child health, 2017). Some private primary and secondary schools that have provision for feeding their students in boarding schools pester frequently on parents to pay their children feeding fee in private schools. However, some parents whom their children are schooling in private primary and secondary schools are civil servants, farmers, underpaid wage earners that earn peanuts from public offices and work places in Nigeria. High retaliation of parents on their children due inability to provide food and educational needs to their children have resulted to poor receptivity of learnings or poor cognition on their children (Risley, Hart, 2006, Sosu & Schmidt 2017).

1.5 Education of this era as Exclusive preserve of the Children of Rich families in Nigeria.

Unquantified charges by private primary and secondary school children whom their parents bear the brunt have worsened bad economic condition of parents in Nigeria. Because of these misnormers, many parents have no other plans for their families than to pay their children school fees and other requirements in private primary, secondary and tertiary institutions in Nigeria. It is of no doubt that some parents whom their children are schooling in private schools have no building apartment in their homestead let alone having such in the developed cities in Nigeria.

Bad condition of Nigerian economy has been a survival of the fittest. Many poor parents are struggling to meet up with the demands of their children education at the expense of so many struggles that have been thorny adventures on some parents. A cursory look at Nigerian education system is seemingly an exclusive preserve of the rich families in Nigeria. Many parents whom their children are schooling with the children of poor families derives joy during payment of their children school fees at the detriment of poor parents whom private school managers are pestered to pay their children school fees or have their children sent home or withdrawn from schooling to their homes. High cost of living have caused many parents to withdraw their children from private schools. Some parents that have penchant in sending their wards to private schools are struggling with their little earnings, while parents that cannot sustain have sought alternatives of withdrawing their children from private schools to less exorbitant ones that reflect no quality in their teachings and can also, raise their school fees in due course. High cost of living has caused many students from poor homes to drop out from schools. Upon dropping out from schools, many that have dropped out still do not have the

resources to learn handcraft skills. The heightened effects of Nigerian bad economy has caused many young looking adults to beg alms in the quest for survival while those that cannot with stand it resort to carry weapons to scout for freedom and new government (Enamiroro2007). On the other hand, lack of judicious use of funds, creation of many departments and boards in order to plunder funds for personal use has been a canker warm bedeviling Nigerian public universities. On this note, funds are disbursed for projects that do not have significant pay backs in Nigerian Public learning institutions in Nigeria (Carlo, R, Allan, D. Hellen, G. Dave, H. Lisa, J. & Affroditi (2007).

So many accusing fingers are blamed on government because, if the nation is perhaps made a bird of roses, the poor would have gotten good stand to give their children the quality education they deserve and have other social amenities in abundance. Despite thses crumbles in Nigerian education system, the rich parents in Nigeria do not worry about hikes in tuition fees and other needs of their students in learning institution in Nigeria. These are the reasons why quality educational institutions are exclusively preserved for the children of rich families in Nigeria.

2.0 METHODS

This paper investigated high cost of living and its incursions in education as exclusive preserve of children of rich families in Nigeria. Imo State University Owerri was chosen as public university in Nigeria. One research question and one hypothesis guided the study. Descriptive survey research design was used for this study. Population of this study comprised of 8,000 students obtained from Imo University Owerri. Sample size of this study is 150, which comprised 6 males and females students obtained from 10 departments from Imo State University Owerri. Instrument for data collection is a researcher developed questionnaire titled ‘high cost of living and its incursions in education as exclusive preserve of children of rich families in Nigeria was used, and validated by two experts from Imo state University Owerri. Crobach alpha statistical technique was used to ascertain the reliability coefficients at 0.78 and 0.98 which shows that the instrument is reliable to be used for this study. Mean and standard deviation were used to analyze the data generated, while chi- square statistical tool was used to test the hypothesis.

2.1 Findings

1. Research Question one: What are the causes of high cost of Education in Nigeria?

2. Table 1: shows the causes of high cost of Education in Nigeria

S/N0	Item statements	Male 75			Female 75		
		X	SD	Decision	X	SD	Decisions
1.	Leadership styles of military leaders in Nigeria	3.7	0.2	Agree	4.0	0.001	Agree
2.	Leadership styles of Nigerian democratic leaders in Nigeria	3.6	03	Agree	3.00	1.00	Agree

3. Corruption among university Heads in Nigeria	3.6	0.3	Agree	3.40	0.60	Agree
4. Fund diversion among university among university heads in Nigeria	3.8	1.1	Agree	3.77	1.23	Agree
5. High cost of provision of education Facilities in Nigeria	3.5	0.4	Agree	3.27	0.73	Agree
6. High cost of provision of education Facilities in Nigeria	3.5	0.5	Agree	3.24	0.73	Agree
7. High cost of motor spirit as a major determinants of prices of goods in Nigeria	3.9	0.1	Agree	3.77	1.12	Agree
8. High quest for university education among parents of children of rich families in Nigeria	3.4	0.5	Agree	4.00	0.01	Agree
9. Establishment of more universities without quality teaching and equipment	3.6	0.3	Agree	4.00	0.01	Agree
10. High degree of abandonment of Public primary and secondary schools to private primary and secondary schools in Nigeria.	3.6	2.10	Agree	3.80	2.20	Agree
11. Exorbitant tuition fees charged in Public universities in Nigeria	3.70	0.50	Agree	3.27	0.73	Agree
12. Exorbitant tuition fees charged in private universities in Nigeria	3.80	1.10	Agree	3.28	0.72	Agree
13. Cluster Mean	43.70	0.1	Agree	38.80	0.20	Agree

Test of hypothesis

Table 2; shows chi -square hypothesis test on the causes of high cost of education in Nigeria.

Respondents	X	SD	X0-cal	Xe- crit 0.05	Decision
Male students 75	43.7	0.1	82.5	3.54	reject
Female students 75	38.8	0.2			

Table 2: Shows that $X_{o-cal} = 82.5$ is greater than $X_e - \text{critical}$ Of 3.54 at 0.05 alpha level. The null hypothesis was rejected that there was no significant difference in the opinion of male and female students on causes of high cost of education in Nigeria.

3.0 DISCUSSIONS

The findings of this study reveals that in recent times, in 1960ies petroleum and agricultural products were exported abroad up till today, though, petroleum products are taking the lead in attraction of high paid income to Nigerian economy. It is observed that Nigerian leaders later got to know the efficacy of benefits realized from petroleum products exportations and continue to use the resources from economy for their personal enrichment. The struggle to claim one political power or the other in Nigeria has led to wide spread corruption, such as fund diversion, endorsement of projects that are not completed for many years coupled with signing of financial documents for projects that are non- existent in Nigeria. The resultant effects of these misnomers has resulted to hike in public tertiary institutions tuition fees at the detriment of students from poor homes (Ekpo & Umoh 1998). High cost of living has caused many students from poor homes to drop out from schools. Upon dropping out from schools, many that drop out still do not have the resources to learn handcraft skills. The heightened effects of Nigerian bad economy has caused many young looking adults to beg alms in the quest for survival while those that cannot with stand it resort to carry weapons to scout for freedom and new government (Enamiroro2007).

High cost of living is demoralizing the quest for lower and higher level of education achievements most especially, in Nigeria. High cost of living has reflected badly on self-learning skills among youths, as majority of youths have perverted self – learning skills due to lack of financial resources to procure equipment and facilities as observed from children and adults from poor homes in Nigeria (Enamiroro 2007). High cost of living reflects on poor feeding and children spends part of their day worrying their parents for food to eat even when at home or in boarding educational facilities. These ugly trends on high caused living have resulted to low penchant for youth's acquisition of education from educational institutions (Royal College of pediatrics & Child health, 2017).

Some private primary and secondary schools that have provision for feeding their students in boarding schools pester frequently on parents to pay their children feeding fees in private schools. However, some parents whom their children are schooling in private primary and secondary schools are civil servants, farmers, underpaid wage earners that earn pea nuts from public offices and work places in Nigeria. High retaliation of parents on their children due inability to provide food and educational needs to their children have resulted to poor receptivity of learnings or poor cognition on their children (Risley, Hart, 2006, Sosu & Schmidt 2017). High cost of living and high quest for material things has dovetailed to high cost of education at the rate the poor cannot afford as observed in public and private universities in Nigeria, coupled with fund diversion, lack of judicious use of funds, creation of many departments and boards in order to plunder funds for personal use. On this note, funds are disbursed for projects that do not have significant pay backs in Nigerian public learning institutions in Nigeria (Carlo, R, Allan, D. Hellen, G. Dave, H. Lisa, J. & Affroditi (2007).

3.1 Recommendations

1. Nigerian leaders should better the condition of the masses in Nigeria through reduction of prices of petroleum products. This would help to reduce sufferings and hikes on goods and services in Nigeria.
2. Cost of education especially in public and private universities should be reduced through government intervention. This would enable adults and children of school ages to acquire education from the three tiers of education in Nigeria.
3. Corruption among leaders of government and public offices should be reduced in Nigeria. This would help to reduce high cost of living in Nigeria.

4.0 CONCLUSION

Bad leadership and high quest for material things of living observed among politicians in Nigeria have caused setbacks in Nigeria economy after Nigeria independence in 1960 till today. High cost of living observed and experienced in Nigeria is caused by exorbitant hikes on petroleum products that resulted into offshoots of high prices of goods and services in Nigeria. Majority of goods and services are hiked as a result of hikes in petroleum products. Petroleum Products are rich sources of Nigerian economy, their hikes on different political leadership dispensations have caused series of back lashes on Nigeria economy. These backlashes have resulted to exorbitant hikes on cost of foods, transportation, housing, electricity, and most especially on education. Hunger, unemployment, killing, maiming have been the order of the day in Nigeria in the quest for the survival of the fittest, while the poor and helpless languish in abject poverty, regrets and sudden deaths due to their inability to cling to political powers and acquire quality education.

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