

## **Managing Tertiary Education in the Era of Economic Hardship in Nigeria: Implication for Tertiary Education Administrators**

**Chioma Fortune Olali, Ph.D**

River state university, Department of educational Management, Faculty of Education,  
chioma.okeah@ust.edu.ng

**Victor Olugbenga Ayoko**

Department of Educational Foundations, Faculty of Education, Open University of Faculty of  
Education, National, Nigeria, Email: victorayoko@gmail.com

**Ogieva Adesuwa Evelyn, Ph.D**

Department of Educational Foundations and Management, Faculty of Education Ambrose Alli  
University, Ekpoma, adesuwa\_evelyn2012@yahoo.com

**Olowonefa Jethro Abiodun, Ph.D**

Educational Management, Faculty of Education, University of Abuja, Nigeria,  
ayodeleolowo1965@Mail.Com

**Abstract:** This paper explores the various survival strategies tertiary institutions administrators in Nigeria can adopt to effectively manage the tertiary institutions under their watch. The paper is a review paper. The paper used secondary data to support every point raised. The paper employed systematic review system to collect data online and in the print resources. The paper identified improvement in internally generated revenue, black of financial wastages in the system, adopt public private partnership model, collaborate and partner with alum association and seek financial support from private and international organizations, mergerlization of units with similar objectives and expansion of academic programme. Based on the findings, the paper recommends that the government should increase the budgetary allocation to the tertiary institutions. Tertiary institutions administrators should only implement programme that have profitable to the institutions. Tertiary institutions administrators should curtain all form of financial wastages in the system by setting up effective monitoring units. Tertiary institutions administrators should merge units and directorate with similar objectives to reduce operational cost in the system.

**Keywords:** Economic Hardship, Tertiary education

### **1.0 Introduction**

Tertiary education was defined Federal Republic of Nigeria in her national Policy on Education (2013) as the education given after Post Basic Education in institutions such as Universities and Inter-University Centres such as the Nigeria French Language Village, Nigeria Arabic Language Village, National Institute of Nigerian Languages, institutions such as Innovation Enterprise Institutions (IEIs), and Colleges of Education, Monotechnics, Polytechnics, and other specialized

institutions such as Colleges of Agriculture, Schools of Health and Technology and the National Teachers' Institutes (NTI) (FRN, 2013). Tertiary education fosters individual development and growth as well as impacts positively on the society at large (Schrader-King, 2024). Tertiary education can be defined as the planned and organized system of learning designed for the total development of individuals and the total transformation of the society through the utilization of teaching, research and provision of community service (Ogunode, Edinoh & Okolie 2023). Tertiary education or higher education covers a wider range of higher institutions of learning which include the university and other institutions such as polytechnics, mono-technics, colleges of education, technical training institutes, (Idowu 2020). Ibrahim (2017) stated that higher institutions are very important tools in meeting the socio-cultural and developmental needs of a country.

Tertiary education, also known as higher education, refers to educational programs offered by universities, colleges, and other institutions beyond secondary education. It encompasses undergraduate and postgraduate studies, providing students with advanced knowledge, skills, and qualifications in their chosen field of study (Proctored, 2023). Ade-Ajayi (2001) noted that tertiary education / higher education of which university is a sector as a 'catalyst' to stimulate other levels of the educational system, and enhance its contribution to the development of the whole educational system, notably through improved teacher education, curriculum development and educational research. Economic and social progresses are growingly propelling the improvement and application of knowledge.

The goals on higher education in Nigeria Education according to the National Policy on Education (NPE) are to: Contribute to national development through high level manpower training; provide accessible and affordable quality learning opportunities in formal and informal education in response to the needs and interests of all Nigerians; provide high quality career counseling and lifelong learning programmes that prepare students with the knowledge and skills for self-reliance and the world of work; reduce skill shortages through the production of skilled manpower relevant to the needs of the labour market; promote and encourage scholarship, entrepreneurship and community service; forge and cement national unity; and promote national and international understanding and interaction (FRN, 2013).

The realization of tertiary education objectives in Nigeria is been confronted with a lot of challenge such as insecurity, underfunding, shortage of staff, unstable policies, leadership gap and economic hardship. Muhammad, (2016) and Olawin (2024) observed that Nigeria, like many other countries, has faced significant economic challenges in the past year, including hyperinflation, currency fluctuations, and an increasing cost of living that has almost reduced earnings to nothing. In this situation, individuals need different strategies to survive the challenges. In the past year, Nigerians have had their incomes eroded as daily expenses rise beyond imagination. People's situation becomes dire when the cost of living surpasses income, leaving individuals and families struggling to make ends meet. Public and private institutions operating in Nigeria now struggle to survive because of the harsh economic environment. Tertiary institutions in Nigeria appear affected by the economic hardship. Many tertiary institutions administrators are lamenting of shortage of resources to manage the various tertiary institutions under their watch. It is based on this that this paper seek to explore the various survival strategies available for tertiary institutions administrators to adopt in the era of economic hardship in Nigeria.

## **2.0 Literature Review**

Economic hardship refers to the perception of a deficit of resources compared to others. Those who suffer from economic hardship are competitively disadvantaged, with resultant consequences for survival and reproduction. The perception of economic hardship may motivate individuals to adopt different behavioral strategies including both increased conflict behaviors and increased cooperation (Refaie & Mishra, 2019).

Economic hardship means an onerous and excessive financial burden that destroys reasonable and beneficial use of property and that would amount to the taking of property without just compensation, or failure to achieve a reasonable economic return in the case of income-producing properties (Lawinsider, 2022, Muhammad & Yusuf 2025).

Economic hardship and economic activities decrease substantially, and the decline affects wide portions of the economy and it has some permanence (Sabitu, 2023).

“Economic hardship in this paper is an economic situation whereby there are difficulties faced by individuals, institutions and organizations due to income loss, unemployment, job instability, and economic insecurity. Economic hardship can also be seen as an economic condition that is characterized by inflation, high unemployment, high debt rate, low income and reduced standard of living of the people. Economic hardship is a condition of economic meltdown where citizens of a country cannot afford their basic needs due to inflation and a high rate of unemployment that is caused by bad leadership, corruption and unstable economic policies” (Muhammad & Bashir, 2021; Ogunode, Afolabi, & Adi 2024).

Economic hardship can be seen as economic challenge people, firms and institutions faced because of high inflation, income instability, unemployment and economic insecurity. Economic hardship also known as financial burden, financial distress, financial hardship, financial stress, and financial toxicity is an economic era whereby high inflation, high unemployment rate and high exchange against international currencies affects the economic and the people and institutions negatively. The example of economic hardship include; instability economic policies. Inflation, high national debt, high exchange rates against dollars, unstable financial loss incurred by the families and loss of job (Ogunode, Solomon, & Idonigie, 2024)”.

## **2.1 Tertiary Institutions in Economic Hardship Era During the economic hardship, inflation and recession, tertiary institutions experiences the following:**

Reduction in budgetary allocation, shortage of funds and high operational cost are some of the experiences tertiary institutions in Nigeria go through.

### **Reduction in budgetary allocation**

The economic hardship in Nigeria is spelling doom on public tertiary institutions financing across the nation. The budgetary allocation from the federal government to the funding of education in 2024 dropped by 8% comparing to the 2023 education budget. The allocation to education in the various states across the federation also dropped as a result of the education hardship Nigeria is currently facing. In Nigeria, the educational system is almost completely dependent on government budgetary allocation and with the economic crisis; the sector will no doubt witness its fair share of budget cuts which will affect not only the teachers but also students and families (Ogunode, Olofinkua & Sakirat, 2024). Tertiary institutions mostly experience reduction in their budgetary allocation when their countries are having economic hardship, economic recession and inflation. The internally generated income of many universities has dropped due to harsh business environment caused by the economic hardship. Most Nigerian universities depends on school fees to generate revenue and other commercial business such as bakery, pure-water companies, consultancy services etc. The economic hardship in Nigeria has disrupted all these sources of income. Many Nigerian tertiary institutions students cannot afford to pay their school fees because of their parents' inability to provide it for them due to inflation and high cost of living in Nigeria (Giami, 2023). Schady (2004) noted that in an attempt to survive economic hardship, the burden of governance is transferred to the poor masses as some State governments embarked on overall budget cuts to avoid the consequences of the recession and as result monies that were initially supposed to be channel to education sector were reduced drastically leading to reduction in school enrolment especially private schools, given the decline in household and public incomes. As a result, this decrease in budgetary support for education, which is mostly attributable to the economic downturn, has a severe impact on the provision of school facilities, money for education, and the working conditions of teachers,

students, and families. Gambo and Fasanmi, (2019) the way and manner the available funds are utilized is also an issue of concern in Nigerian universities. It is no longer news that the economic recession in the country has greatly affected government's monetary support for universities.

### **Shortage of funds**

It is obvious that many tertiary institutions during inflation and economic hardship experience shortage of funds for operation of their institutions. Inflation in Nigeria has made it difficult for university administration to operate and administer the universities effectively. Premium Times (2023) reported that UNILAG Vice Chancellor, Folasade Ogunsola, a professor, in an interview noted that the old fees regime is no longer sustainable as the university continues to incur increasing expenses leading to revenue deficits of about N1 billion annually. The economic hardship has direct impact on the finances of the universities and this has affected the level operation and provision of academic services in all the universities across the country. The economic hardship has affected the income level of the citizens which has implication on their spending on education of their wards in educational institutions like the universities responsible for shortage of funds in the system.

### **High operational cost**

The economic hardship that comes with inflation has led to increment in the administrative cost of running the universities in Nigeria (Okeke, 2024). More funds are needed during inflation to operate the higher institutions. Inflation has led to high prices of educational resources especially resources needed to provide academic services in the universities. Inflation according to Martha M. McCarthy (2017) has a significant influence on the funds of educational institutions and other expenditures and revenue from tuition fees. This implies that the operational cost of school increases as the rate of inflation increases. Furthermore, the findings also point to other factors, such as the rising operational cost, reduce the value of fund available to the schools and affects their procurement of human and materials resources.

## **3.0 Methods**

This paper explores and explores various survival strategies options for tertiary institutions administrators in Nigeria to adopt in the era of economic hardship. Data from different secondary sources were employed for the paper. The paper used content analysis to analyze all the literature collected. Only those relevant to the topic were systematically selected. The exploratory method was adopted in the analysis. To ensure the reliability and validity of the study, multiple secondary sources were used to minimize the risk of error. The secondary data were collected directly from textbooks, journals, articles, newspapers and other local and international publications on sexual harassment in tertiary institutions (adapted from Ogunode 2020 et al).

## **4.0 Discussion on Survival Strategies to be adopted for management of Tertiary Education under Economic Hardship in Nigeria**

The survival strategies to be adopted for management of tertiary education under economic hardship in Nigeria includes, improvement in internally generated revenue, black of financial wastages in the system, adopt public private partnership model, collaborate and partner with alum association, promotion of Joint venture participation with private sector and seek financial support from private and international organizations, mergerization of units with similar objectives and expansion of academic programme.

### **Improvement in internally generated revenue**

One of the survival strategies available for tertiary institutions administrators in Nigeria to adopt for survival in the era of economic hardship to look inward and come up with strategies to increase the internally generated revenue of the institutions. Ogunode & Eimuhi (2023) defined internally generated revenue as revenue universities raise apart from the official funding from the

government. Internally generated revenue is the fund realized internally from the universities consultancies programmes or business ventures. Onyeche (2018) noted that the role of internally generated revenue (IGR) in the management of public universities cannot be overemphasized. This is because internally generated revenue is an alternative source of funding that is available in tertiary institutions. The alternative funding from the internally generated revenue concept implies that the government does not have to shoulder the responsibility of providing funding for all its universities on every expenditure heading. Universities administrators should explore ways to raise funds through consultancy services in their universities such as direct investment in economic and business ventures; large-scale agricultural production and animal husbandry as well as income earned from banks through placement of surplus funds on fixed deposits. Use their land to raise funds through commercial farming. They further observed that apart from the school fees collected from students, universities in Nigeria can generate income internally through transportation businesses within the university and the host community, they can set up a bakery to produce bread, manufacture water, set up large scale farming to feed the community, they can also set up primary and secondary schools, have tutorial centres, they can also run consultancy services as an arm of their investment company etc. All these have the ability to generate income to the university community so that they can also be involved in funding the system (Ogunode & Eimuhi 2023; Ade- Ajayi, 2001; Bamigboye, Ede, & Adeyemi, 2016). Ogunode, and Ukozo (2023) submitted that printing press, water unit, car wash, livestock rearing, agriculture and food processing, radio station, primary and secondary school, laundry, property and investment, distance and open learning, consultancy services/ups linkages are some of means to generate and increase internally generated revenue. Also, Nwosu (2009) and Akinsanya (2016) outlined the following as alternative sources: Tuition and fees, gifts, grants and endowment investment income, Auxiliaries i.e enterprise, parents, Alumni consultancies and researcher activities, community participation, and international aid. During economic hardships, it is not advisable to have a single stream of income; institutions needs multiple sources of income in order to be able to operate. Explore ways to boost institutions' revenue is one of the best strategy during economic hardship (Olawin, 2024)

### **Black of financial wastages in the system**

The blacking of all forms of financial linkages in the tertiary institutions by the administrators will help survival during the economic hardship. There are many practices in the tertiary institutions that encourage financial wastage. To corroborate the idea of Dr. Jamila Shuara in Tiamiyu (2012), there is a lot of mismanagement of fund by educational boards and the moneys meant for higher education are mismanaged as much as Nigerian higher education institutions have joined other public sector institutions in having a sizeable number of uncompleted or abandoned projects. For example, university leaders spend millions of Naira to erect super gates when their libraries are still at foundation stages. They expend millions to purchase exotic vehicles for university officers even though they lack basic classrooms furnishings; spend hundreds of millions in wall-fencing and in-fencing when student's accommodations are inadequate. The cutting down of these practices in the system will help institutions have funds in the schools to run the core programme of the institutions. Now that things are getting tough, each institutions must identify areas where the institutions can reduce spending, such as carting out unnecessary programme instead of focusing on academic programme. It is important to stop resource waste and adopt energy conservation in the system (Olawin, 2024; Ogunode, Afolabi. & Adi 2024).

### **Adoption of public private partnership model**

Another survival strategies the tertiary institutions administrators can adopt in the period of economic hardship is public private partnership model. Public Private Partnerships (PPPs) according to Ogunode, Edinoh and Okolie (2023) is an official agreement between two or more parties on the provision of services or projects with a defined operational, profit sharing ratio, terms and conditions and ownership tenure. Public Private Partnerships (PPPs) can be seen as a



formal arrangement and agreement between public institutions and private individuals on funding of infrastructure, provision of services and donation of facilities with defined and spelt out policies on sharing formula of assets, profits and ownership. The examples of PPP available to explore by the various tertiary institutions in Nigeria include; Build, Operate, Transfer (BOT), Design, Build, Finance, Own (DBFO), Design, Build, Operate and Transfer (DBOT), Build, Own, Operate and Transfer (BOOT), Rehabilitate, Operate and Transfer (ROT), Joint Development Agreement (JDA), Operation and Maintenance (OM), Management/Lease Contract, Outsourcing, Leasing Contract, divestiture and concession as listed by Ogunode and Obiakor (2023). Tertiary institutions administrators can take advantage of these ppp model and develop some of their infrastructure facilities.

### **Collaboration and partnership with alum association**

It is important to remark that Alumni Associations which constitute huge and regular source of income to universities in the advanced countries are trivialized in Nigeria. Graduates of universities at various levels of success and prominence in life seldomly have contributions (if any) to further the development of their alma mater. This untapped resource can be made alternative source of fund to universities (Onyeche, 2018). Benedict (undated) and Turner, & Simpson, (2019) submitted that all institutions of higher learning in the country should develop a strong and vibrant relation with their alumni/alumnae within and outside the country; as well as other groups of people like former faculties and staff, visiting scholars or associates and friends of their various institutions; corporate bodies and individuals. The alumni/alumnae are veritable sources for such institutions to seek alternative sources of revenue, since most of them are prime movers of the economy at home and abroad. Tertiary institutions may organize Home-coming programme for such groups of people on an annual basis. Such forums should be used essentially to source for funds from the alumni/alumnae. The private sectors can establish a collaborative effort (with all sense of sincerity) with government and the universities and invest enormously into the development of the definite type of graduates who are employable right from the day they graduate and provide financial support for higher institutions in Nigeria (Tolu – Kolawole, 2024; Schulz, 2018; Jegede, 2017).

### **Joint venture participation with private sector**

Benedict (undated) noted that institutions of higher learning should also strive to explore joint venture participation with private sector operatives in diverse areas of endeavour. In other words, tertiary institutions should establish partnerships with the private sector, more so that the latter are essentially the major consumers of their products. A current and worthy example of such partnerships is the University of Ibadan Schlumberger Learning Centre; a collaboration between the University of Ibadan and Schlumberger. The council of the University approved and provided funding for the building and Schlumberger equipped it. Schlumberger carries out research activities in the Centre and the University community has access to the facilities the company has provided. This, obviously, is a win-win relationship for all parties involved. Peretomode, Atubi, & Obed-Chukwuka, (2024) opined that establishing active and workable partnership with both domestic and foreign universities to raise funds for universities. These authors are aware of several partnerships entered into between local universities that are dead on arrival in Nigeria. If a partnership is not active, a consortium cannot be formed and its benefits cannot be gained. A consortium is an association of institutions for the purpose of improved and expanded economic collaboration to achieve mutually beneficial goals. Such collaborations include cooperatively establishing smart research laboratories and workshops for experimentation and innovation, cooperatively running rare academic programs and conducting research projects that can attract huge sum of research funds and academic programs amounting to billions of dollars (Peretomode, Atubi, & Obed-Chukwuka, 2024). This huge sum of money would have been difficult for an individual institution to raise. Pooled resources, such as libraries, research activities, professors and researchers from such a consortium, share ideas among members of the group to the benefit of their students (Konton, Estevez & Reeves, 2022).

and their institutions. Collaboration with private sector and institutions is another way the tertiary institutions can finance their programme in Nigeria during inflation (Harnett, 2000;Matthew, Pius, &Musa 2024).

### **Financial support from private and international organizations**

Organisations benefit from university education in Nigeria and even outside the country. This can be classified under the Employment –related beneficiaries. Graduates put into practice all they learnt from the university in organisations that recruit them thereby benefiting from their university education. Therefore organisations in and outside Nigeria who recruit Nigerian graduates should be involved in funding university education in Nigeria through donations and by giving of grants and endowment funds. (Adeyemi, 2011) recommended that since the educational system needs to be financed, the private and public sector assistance or contribution should be more encouraged. Of comparable importance to the financial strength of public universities and other tertiary institutions are “private giving” in form of private support and endowment funds according to Benedict (undated). Tertiary institutions should embark on aggressive fund-raising campaigns with greater private sector participation. In a similar manner, institutions of higher learning in the country should pursue vigorously its endowments. Endowments are contributed funds, held and invested by the university in perpetuity, whose proceeds are dedicated for a particular purpose such as supporting a distinguished faculty member (an endowed professorial chair), a student (an endowed scholarship or fellowship), or perhaps an academic program. Generally the benefactor’s name is associated with the endowed activity. Johnstone, (2022) noted that private institutions and host communities can serve as a sources of financial assistance to tertiary institutions during economic recession or economic hardship.

### **Mergerlization of units with similar objectives**

Tertiary education administrators in order to manage the little funds available to them should reduce the operational cost of the tertiary institutions by reducing the number of directorates or units or merger units with similar objectives. This mergerlization of units with similar objectives will help to reduce high operational cost of the institutions because the higher the units in the institutions, the higher the operational cost of operating the units, Gambo et al (2019) and Uzonwune, (2016) observed that for tertiary institutions to survival in the era of economic hardship, administrators should cut down the things operational cost of the institutions.

### **Expansion of academic programme**

Benedict (undated) maintained that Universities and other institutions of higher learning in Nigeria could also increase their resource base by engaging in Part-time teaching through the operation of Open and Distance Learning (ODL) programme. Such programme will attract a critical mass of people who were not privileged to have a regular university education. The ODL programme can also be complemented with e-learning courses, the success of which will be greatly dependent on the provision of an effective and efficient Information and Communications Technology (ICT) base. Again, the University of Ibadan is also blazing the trail with the establishment of a Distance Learning Centre (DLC), which is currently running both degree and sub-degree programmes invarious fields of study, especially in the humanities, social sciences and mathematics. If properly managed, this certainly will be a veritable source of income generation for the university. The World Bank (2004) emphasized how means of generating fund through full on-line distance learning (pure correspondence) grew rapidly in excess of 40% annually with 350,000 students and tuition revenue of US \$1.75 billion dollars in American institution in 2003 alone. Academic programme expansion in the tertiary institutions is a great way of generating funds for the operation of the institutions (Idoko, 2024b; Tilea, & Vasile, 2014)

### **4.1 Conclusion and Recommendations**

This paper explores the various survival strategies tertiary institutions administrators in Nigeria can adopt to effectively manage the tertiary institutions under their watch. The paper identified improvement in internally generated revenue, black of financial wastages in the system, adopt public private partnership model, collaborate and partner with alum association and seek financial support from private and international organizations, mergerlization of units with similar objectives and expansion of academic programme.

Based on the findings, the paper recommends that the government should increase the budgetary allocation to the tertiary institutions. Tertiary institutions administrators should only implement programme that have profitable to the institutions. Tertiary institutions administrators should curtain all form of financial wastages in the system by setting up effective monitoring units. Tertiary institutions administrators should merge units and directorate with similar objectives to reduce operational cost in the system.

## References

1. Ade- Ajayi, J.F. (2001). Paths to the Sustainability of Higher Education in Nigeria, *Nigerian Social Scientist*, 4(2), 2- 11.
2. Barrera, M., Jr., Caples, H., & Tein, J.-Y. (2001). Psychological sense of economic hardship: Measurement models, validity, and cross-ethnic equivalence for urban families. *American Journal of Community Psychology*, 29(3), 493–517.
3. Bamigboye, G., Ede, A., & Adeyemi, G. (2016). Impact of economic crisis on education: case study of Southwest Nigeria. Proceedings of INTED2016 Conference 7th-9th March 2016, Valencia, Spain
4. Benedict O. E. (undated) Alternative Strategies for Sustaining the Revenue Base of Tertiary Institutions in Nigeria. *Revitalization of African Higher Education*, 91-99
5. Gambo, O. O. & Fasanmi, S. A. (2019). Funding University Education in Nigeria: The Challenges and Way Forward. *Bulgarian Journal of Science and Education Policy (BJSEP)*, 13,(1).
6. Federal Republic of Nigeria (2014). *National Policy on education* Abuja: NERDC Press.
7. Harnett, T. (2000). Financing and trends and expenditure patterns in Nigeria Federal Universities: An update. Background study conducted to inform the design of the University system innovation project. November 2000.
8. Johnstone, D. B. (2022). Challenges of financial austerity: Imperatives and limitations of revenue diversification in higher education. *The Welsh Journal of Education, (Special International Issue) 11(1)*, 18 – 36.
9. Liman, A. (2022). How Nigerian Institutions Can Explore Alternative Funding Sources. <https://dailytrust.com/how-nigerian-institutions-can-explore-alternative-funding-sources-liman/>
10. Ibrahim, S. (2017). Tertiary Education Trust Fund (Tetfund), research and development and Nigeria’s Higher Education. *European Journal of Education Studies*, 3(7), 799-816
11. Idowu, S. A. (2020). Tertiary Education Trust Fund ( Tetfund ), Infrastructural and Sustainable Development of Nigerian Higher Institutions Sadiq , AderibigbeIdowu. *2nd International Conference, the Federal Polytechnic, Ilaro*, 532–540.
12. Idoko, C. (2024b). 149 private universities only cater for 10% of students’ population-NUC. *Nigerian Tribune*. <https://tribuneonlineng.com/149-private-universities-only-cater-for-10-percent-of-students-population-nuc/>



13. Jegede, O.(2017). Quality of university education in Nigeria: the challenge of social relevance. Convocation Lecture at the 22nd and 23rd combined convocation ceremony University of Uyo, Nigeria. Retrieved from [www.olugbemirojegede.com](http://www.olugbemirojegede.com)
14. Lawinsider (2022). *Definition of Economic Hardship*.  
<https://www.lawinsider.com/dictionary/economic-hardship>
15. Matthew, O., A., Pius, A., A., & Musa S. (2024). Economic Hardship, Academic Staff Job Performance and Students Academic Performance in Tertiary Institutions in Nigeria
16. Muhammad, A. S. (2016) The Role of Religion in Conscience Reawakening of the Youth. *Journal Of Humanities And Social Science (IOSR-JHSS)* Volume 21, Issue 7, Ver. 1 PP 14-19
17. Muhammad, A.S. & Yusuf A.J. (2025). Persistence and its Impact on Minor Sins among Muslims in Kwara State Nigeria. *Spanish Journal of Innovation and Integrity*, 44, 136–146.
18. Muhammad, A. S, & Bashir, A. I. (2021) Mosque as an Essential Combat in the Face
19. of Covid-19: A Critical Discourse from the Islamic Viewpoint'' *Gadua Journal of*
20. *Arts and Humanities*, Faculty of Arts, Bauchi State University, Gadua. Vol, 4, No 3.
21. December, 2021, PP: 180-194.
22. Ogunode, N.J., Edinoh, K. & Okolie, R.C. (2023). Public Private Partnership model and implementation of tertiary education program in Nigeria. *AMERICAN Journal of Science on Integration and Human Development*, 1(6), 1-12.
23. Ogunode, N., J. Olofinkua, V., K. & Sunmonu, I. S. (2024)..Economic Hardship and Tertiary Education Finance in Nigeria: Implication for Decision Making for Sustainable Tertiary Education Development. *American Journal of Corporate Management*, 1,(2),39-49.
24. Ogunode, N., J. Afolabi I., O. & Adi D. (2024). Economic Hardship and its Effect on Tertiary Education Development in Nigeria. *Spanish Journal of Innovation and Integrity* (33), 73-84
25. Ogunode, N., J., Solomon, A., T & Idonigie, A (2024). The Impact of Economic Hardship on Education in Nigeria. *American Journal of Management Practice*, 1(6), 61-69
26. Ogunode N., J, Olofinkua, V., K & Sakirat, S., I (2024). Impact of Inflation on Tertiary Institutions' Research Programme in Nigeria.  
*American Journal of Management Practice*.1.(5),1-11.
27. Ogunode, N. J. & Ukozo, C. U (2023). Exploring alternative funding options for universities education in a depressed economy. *Fan, Ta'lim, Madaniyat Va Innovatsiya*, 2(10), 64-76.  
<https://mudarrisziyo.uz/index.php/innovatsiya/article/view/451>
28. Ogunode, N., J. & Eimuhi, J, O (2023). Funding of University Education in Subsidy Removal Era in Nigeria. *International Journal of Inclusive and Sustainable Education* 2(11),1-9
29. Ogunode, N. J, Edinoh, K. & Okolie, R. C (2023) Public Private Partnership Model and Implementation of Tertiary Education Programme in Nigeria. *American Journal Science on Integration and Human Development*, 01(06), 1-12.  
<https://journals.researchparks.org/index.php/IJEFS/article/view/4868/4512>
30. Ofojebe, W. N, & Chukwuma, E.T.C. (2015). Managing the Nigerian tertiary education for national transformation through effective continuous staff training and development (CSTD). *International Journal of Education and Practice*.3,(3).Pp143– 155doi:10.18488/journal.61/2015.3.3/61.3.143.155.

31. Okeke, C. C. (2024). *Hardship: Academic Activities Suffer As Varsity Students Take Menial Jobs, Others*.<https://dailytrust.com/hardship-academic-activities-suffer-as-varsity-students-take-menial-jobs-others/>
32. Olawin, D (2024). *Survival-strategies-when-expenses-overshoot-income*  
<https://punchng.com/survival-strategies-when-expenses-overshoot-income/>
33. Onyeche, N. M. (2018). Alternative Sources of Funding and Management of Public Universities in the Niger Delta States of Nigeria. *International Journal of Innovative Finance and Economics Research* 6(3):66-73.
34. Onukwu, J. N, & Igoni, M. J. (2017). Managing education in a recessed economy: the Nigeria experience. *International Journal of Scientific Research in Educational studies & Social Development* 2 (1). Pp 41-52.  
Retrieved from <http://InternationalPolicybrief.org/journals/ijsr-online-journals/intl-jrnl-of-Sci-research-in-edu-studies-social-dev-vol2-no1-sept-2017>
35. Peretomode, V. F., Atubi, F. O., & Obed-Chukwuka, A. N. (2024). Re-Thinking and an In-Depth Exploration of Alternative Sources of Funding Higher Education in Nigeria. *European Journal of Science, Innovation and Technology*, 4(4), 182-195. Retrieved from <https://ejsit-journal.com/index.php/ejsit/article/view/502>
36. Proctoredu (2023) Tertiary Education - Definition & Meaning.
37. <https://proctoredu.com/glossary/tertiary-education>
38. Refaie, N. & Mishra, S. (2019). Economic Hardship. T. K. Shackelford, V. A. Weekes-Shackelford (eds.), *Encyclopedia of Evolutionary Psychological Science*.  
[https://doi.org/10.1007/978-3-319-16999-6\\_2273-1](https://doi.org/10.1007/978-3-319-16999-6_2273-1)
39. Sabitu, K.A. (2023). Influence of economic hardship on undergraduates' disposition to academic activities in oyo state, Nigeria. Paper presented at the 1th international conference of the school of general studies education held between 13th - 17th february, 2023 at the new economics hall, federal college of education (special), oyo, oyo state
40. Schulz, J.H. (2018). The role of alumni associations in higher education. *Journal of Higher Education Policy and Management*. 40(2), 147-162.
41. Tilea, D. M. & Vasile, B. (2014). Trends in Higher Education Funding. *Procedia Social and Behavioural Sciences*, 116, 2226 – 2230.
42. Tolu – Kolawole, D. (2024). Nigerian Universities attracted 709 foreign students in six years - Report. The Punch, 25th March. <https://punching.com/nigerian-universities-attracted-709-foreign-students-in-six-years-report/>
43. Turner, S.E. & Simpson, J.D. (2019). Alumni association: A key to unlocking University potential. *Higher Education Quarterly*, 73(2), 147-162.
44. Ugo-onyeka, O. D., Nonyelum, E. I., & Ogunode, N. J. (2024). Economic Hardship and University Administration in Nigeria. *Excellencia: International Multi-Disciplinary Journal of Education* (2994-9521), 2(11), 195-201. <https://doi.org/10.5281/>
45. Uzonwune, J. O. (2016). Managing education in a distressed economy. In Oluwuo, S. O, Asodike, J. D. (Eds), *Managing schools for Productivity Emerging Perspectives* (Pp 534 – 548). Port Harcourt: Pearl publishers International Ltd.