

IMPACT OF HIGH EDUCATIONAL COST ON TERTIARY INSTITUTIONS' STUDENTS' ENROLMENT IN PLATEAU STATE, NIGERIA

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ABSTRACT

This study examined the impact of high education costs on tertiary institution students' enrollment in Plateau State, Nigeria. It investigated how rising education costs affected student enrollment patterns. The study adopted a cross-sectional research design, enabling an empirical analysis of the correlation between education costs and enrollment trends in tertiary institutions within the state. The population consisted of 2,339 students and administrative staff across eight tertiary institutions, with a sample size of 342 determined using Taro Yamane's formula. A structured questionnaire, *Impact of High Education Cost on Enrollment of Students in Tertiary Institutions in Plateau State Questionnaire (IHECESTIPSQ)*, was employed for data collection, alongside a proforma to analyze enrollment trends from 2014 to 2024. The questionnaire consisted of 25 items structured on a 5-point Likert scale. Validity was established through expert review, while reliability was confirmed using the Cronbach Alpha method. Data collection was facilitated by trained research assistants, ensuring a 100% return rate. The study's findings provided insights into the extent to which financial constraints influenced students' access to tertiary education, offering recommendations to policymakers and educational stakeholders on addressing affordability challenges in higher education.

Keywords: Education Cost, Tertiary Institution, Enrollment, Students.

Introduction

The cost of education in Nigeria has been a significant concern in recent years, particularly in tertiary institutions (Adebayo, 2018). The high cost of education has led to a decline in student enrollment in plateau state having a varying impact on the students, with many prospective students unable to afford the tuition fees and other associated cost that come within universities, polytechnics and colleges (Nwangwu, 2020). However, studies have shown that high educational cost have a detrimental impact on student enrollment, particularly among low-income household (Okeke, 2019). In Plateau State, the situation is exacerbated by the fact that many students rely on their parents or guardians to fund their education, coupled with the economic downturn or fluctuation in the country which has reduced the disposable income of many households within plateau state. Therefore, the high cost of education, associated with low per capita income of household impacted student enrollment into the tertiary institutions in Plateau State.

Furthermore, the high cost of education in Plateau State has led to a situation where only student from wealthy backgrounds afford to attend tertiary institutions thereby limiting access to education for marginalized group like those from poor background. This has significant implication for social mobility and economic development of the state which has exacerbated into increased cultism and robbery within the state, as education is a critical focal factor in determining an individual's socio-economic status and standards. Information has shown that high educational cost lead to serious brain drain as students seek affordable or cheaper education in other state or countries within and outside Plateau State. This has a significant implication for the development of the educational sector of Plateau State, as the state losses its best and brightest students to other region (World Bank, 2019), due to lack of resources to fund their education leading to brain drain and a serious retrogression in the social- economic growth and development of the state.

The high cost of education in Plateau State has also led to a situation where student are forced to seek alternative sources of funding such as loans and grants from various financial institutions. However, these sources of funding are often inadequate, leading to a situation where student are unable to complete their programs due to financial constraints. Therefore, the challenges of high cost of education in plateau state have a varying impact on student enrollment and impeding with the school performance of the student, even with the education scholarship policies, bursaries and flexible payment plans strategies that has been in position within plateau state under the ministry of education is still not accessible to all the student, and as a result the student enrollment into high institution faced off due to lack of funds and inaccessibility of student scholarship meant for the student.

Critically, the high cost of education in plateau state is also a reflection of the broader societal issues, such as poverty, unemployment and inequalities within the state. The state government inability to provide affordable education has further exacerbated these issues, leading to a situation where education is accessible to the privileged few neglecting the children of the poor. Moreover, the high cost of education has also led to a situation where student are forced to work multiple jobs to support themselves especially those with no parental or guardian support, leading to a decline in their academic performance. This has a serious implication on the quality

of education in the state as students are unable to focus on their studies due to financial constraints that come in the tertiary institutions in Plateau State.

According to a study by Okeke (2019) in Plateau State, revealed that there was a 25% decline in student enrollment, between 2015 and 2018. This decline is attributed to the increasing cost of tuition fees, which has made it difficult for many students to afford education and also pushing so many of the students out of school. Furthermore, statistical information from the National Bureau of Statistics (2020), revealed that the average cost of tuition fees in plateau state has increased by 50% over the past five years among the institutions in plateau state, making it one of the most expensive states to pursue higher education in Nigeria. This increase has led to a situation where many students dropped out of school and some sold their personal belongings to meet up with the new structure of the institutions fees. This has threatened the survival of the educational system in Plateau State, there by resulting to alternative educational system which allows schooling and working respectively. On the other hand, it has resulted to a serious decline in student enrollment as many students are forced to leave school especially those students in the University of Jos, plateau state

It is on these premises that the study shall investigate into the impact of high educational cost on tertiary institutions student's enrollment in Plateau State from 2010-2023, the choice of this time series lies in the fact that between these years the structure of the tertiary institutions were reviewed and as such, it has affected the enrollment rate of student in plateau state.

Statement of the Problem

The high cost of education in Plateau State has become a significant barrier to tertiary institutions student's enrollment, particularly from low-income background (Okeke, 2019). Despite the importance of education in driving economic growth and development, the increasing cost of tuition fees, accommodation, and other educational expenses has made it difficult for many students to access tertiary education (Adebayo, 2018). In Plateau State, the high cost of education has affected the enrollment rate in universities, polytechnics and colleges of education. For example, a study by Nwangwu (2020) found out that university of Jos, a prominent university in Plateau State, has experienced a decline in enrollment rate due to the high cost of education. Similarly, in a study conducted by Ejikem (2019) high cost of education in Plateau State has also led to a decline in the quality of education, as institutions struggle to maintain standard due to limited funding (Adebayo, 2018).

However, information has shown that 75% of student in plateau state cannot afford education, leading to a decline in enrollment rate (Okeke, 2018). The university of Jos alone has experienced a 30% decline in enrollment rate, while Plateau State polytechnic experienced 60% decline forcing so many students out of school and in the college of education Gindiri 25% decline was experienced in enrollment rate due to high cost of education (Ejikeme, 2018; Nwangwu, 2020 & Okeke, 2018).

The high cost of education in Plateau State has shown significant implications for the tertiary institutions enrollment, particularly for student with low income background. The statistical information above highlighted the severity of the issues, with significant percentage of

student unable to afford the high cost of education, which has led to a decline in enrollment rate in universities, polytechnics and colleges of education in Plateau State. Therefore, this has raised concern and served as a motivation, as the study seek out to investigate the impact of high educational cost on tertiary institutions student's enrollment in plateau state.

Aim and Objectives of the Study

The study investigated the impact of high education cost on tertiary institution's student's enrollment in Plateau State, Nigeria. Specifically, the study aims to:

1. find out the relationship between high educational cost and students' enrollment in tertiary institutions in Plateau State, Nigeria.
2. identify the factors that contributes to the high cost of education in tertiary institutions in Plateau State, Nigeria.
3. determine the effect of high educational cost on students' academic performance in tertiary institutions in Plateau State, Nigeria.
4. determine the effect of high educational cost on students' completion rate in tertiary Institutions in Plateau State, Nigeria.
5. examine the coping mechanism adopted by students and institutions to mitigate the effect of high educational cost in tertiary institutions in Plateau State, Nigeria.

Research Questions

The following research questions were raised, and the study seeks to find answers to these questions.

1. How does high cost of education relates to students' enrollment rate in tertiary institutions in Plateau State, Nigeria?
2. What factors contributed to the high cost of education in tertiary institutions in Plateau State, Nigeria?
3. To what extent do high educational cost affect student performance in tertiary institutions in Plateau State, Nigeria?
4. To what extent do high educational cost affect students' completion rate in tertiary institutions in Plateau State, Nigeria?
5. What coping mechanism do students' adopt to mitigate the effect of high educational cost in tertiary institutions in Plateau State, Nigeria?

Hypotheses

The following hypotheses were tested at 0.05 level of significance:

1. There is no significant relationship between high educational cost and tertiary institutions student's enrollment in Plateau state, Nigeria.
2. There is no significant relationship between high educational cost and students' academic performance in tertiary institutions in Plateau State, Nigeria.
3. There is no significant relationship between high educational cost and student completion rate in tertiary institutions in Plateau State, Nigeria.

Theoretical Framework

The Human Capital Theory, propounded by Gary S. Becker and Theodore W. Schultz in the early 1960s, serves as a relevant framework for examining the impact of high education costs on tertiary institution enrollment, as it posits that education is an investment in human capital, similar to investing in physical capital, because it enhances individuals' productivity and economic potential. The theory maintains that individuals and societies invest in education with the expectation of future returns, such as higher income, better employment opportunities, and overall economic growth, while also emphasizing that the cost of education, including tuition fees and associated expenses, is a critical factor influencing an individual's decision to pursue higher education. Built on several principles, the theory recognizes education as both a private and public good, yielding benefits to individuals and society, and asserts that investment decisions are shaped by a cost-benefit analysis where immediate costs are weighed against future returns. It also highlights the influence of external factors such as government policies, economic conditions, and socio-economic disparities that often limit access to education for individuals from lower-income backgrounds. Applied to the present study on the impact of high education costs on student enrollment in tertiary institutions in Plateau State, Nigeria, the theory explains why high costs may discourage students and families from viewing higher education as a viable investment, especially when anticipated future returns appear uncertain or inadequate. While students from affluent backgrounds are more likely to afford tertiary education, those from lower-income families may be excluded, thus deepening socio-economic inequalities.

Methodology

The research adopted a cross-sectional design. The population comprised 2,339 students and administrative staff across eight tertiary institutions, from which a representative sample of 342 respondents was determined using Taro Yamane's formula with a 5% margin of error. A structured questionnaire titled *Impact of High Education Cost on Enrollment of Students in Tertiary Institutions in Plateau State Questionnaire (IHECESTIPSQ)* and institutional proforma records (2014–2024 enrollment data) were used as instruments, both developed through extensive literature review to align with study objectives. The questionnaire contained 40 items on a five-point Likert scale, and its development followed stages such as blueprint design, item writing, pilot testing, and refinement. Face and content validity were established by three experts, while a pilot study with 100 respondents from private institutions confirmed the instrument's reliability using Cronbach Alpha, with 0.60 and above considered acceptable. Data collection was facilitated by trained research assistants who supported the researcher in administering the instrument across institutions to ensure a 100% return rate, while safeguarding respondents' independence in answering items. Responses were scored using the Likert scale (SA=5, A=4, U=3, D=2, SD=1), and strict measures were taken to minimize bias in scoring. Data analysis employed both descriptive statistics (frequency, percentage, mean, standard deviation) to answer research questions and inferential statistics (chi-square at 0.05 significance level) to test hypotheses, with SPSS version 25 as the analytical tool. The decision rule was based on a criterion mean score of 3.0 for research questions, while chi-square decisions were guided by comparing calculated and

critical values, ensuring that findings were valid, reliable, and objectively reflective of the impact of education costs on enrollment.

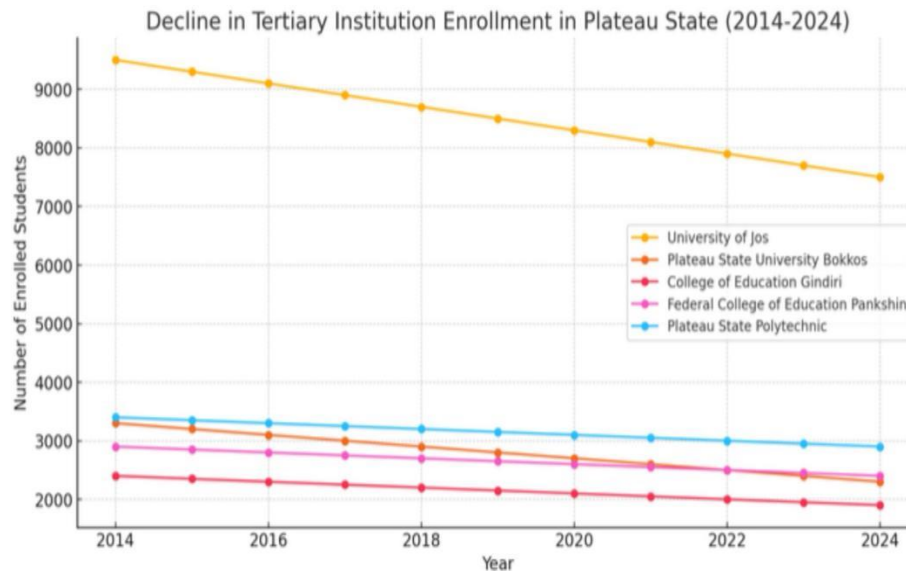
Results and Discussion

This chapter presents the results and discussions for this research work. The data collected was presented in a tabular form and analysed using simple table percentage for the bio data, but the research questions formulated in chapter one of the study were answered using mean scores. A total number of 5 institutions were sampled for the collection of data.

RESULTS

Research Question One: How does high cost of education affect student's enrollment rate in universities, polytechnics and colleges of education in plateau state?

Fig. 1: How high cost of education affect student's enrollment rate in universities, polytechnics and colleges of education in plateau state



The data reveals a continuous decline in student enrollment across all five tertiary institutions in Plateau State from 2014 to 2024. At the University of Jos, enrollment fell from 9,500 in 2014 to 7,500 in 2024, with a 2.60% annual decrease in the final year. Similarly, Plateau State University Bokkos experienced a sharper decline, dropping from 3,300 enrolled students in 2014 to 2,300 in 2024, with a 4.17% reduction in 2024 alone. The College of Education Gindiri saw a gradual decline from 2,400 in 2014 to 1,900 in 2024, reflecting a 2.56% drop in the final year. The Federal College of Education Pankshin, which started with 2,900 enrolled students in 2014, saw a steady decrease to 2,400 in 2024, marking a 2.04% decline in 2024. Lastly, Plateau State Polytechnic recorded a drop from 3,400 in 2014 to 2,900 in 2024, with an annual reduction rate of 1.69% in the final year. This steady decline across all institutions suggests that factors such as increasing tuition fees, reduced financial aid, economic challenges, or policy changes may be affecting students' ability to enroll and complete their studies.

Research Question Two: What Factors Contribute to the High Cost of Education in Plateau State?

Table 1: Mean Scores Showing the Factors Contributing to the High Cost of Education in Plateau State

S/N	Items	SA	A	UN	D	SD	Total	Mean (\bar{a})	Decision
1	High tuition fees are a major factor in the rising cost of education.	102	140	46	36	18	342	3.80	Agreed
2	The cost of textbooks and other learning materials contributes significantly.	80	130	50	50	32	342	3.51	Agreed
3	Poor funding of tertiary institutions increases reliance on student fees.	75	125	70	40	32	342	3.50	Agreed
4	Economic inflation has driven up the cost of living and education.	88	140	60	36	18	342	3.71	Agreed
5	inadequate government subsidies for education increases financial burden.	70	110	90	40	32	342	3.43	Agreed

The results from Table 1 indicate that respondents largely agree that various economic and institutional factors contribute to the high cost of education in Plateau State. The highest-rated factor is high tuition fees (Mean = 3.80), showing that a significant number of students struggle with the rising cost of tuition. The cost of textbooks and other learning materials (Mean = 3.51) and poor funding of tertiary institutions (Mean = 3.50) are also major concerns, suggesting that inadequate government funding forces institutions to shift financial burdens onto students. Additionally, economic inflation (Mean = 3.71) is perceived to have a strong influence, further increasing the overall cost of education. The lack of government subsidies (Mean = 3.43) also contributes to students facing financial hardship, as many are unable to access affordable education. Overall, these results suggest that financial constraints arising from tuition fees, learning materials, poor funding, inflation, and limited government support are significant barriers to education affordability in Plateau State.

Research Question Three: To What Extent Does High Educational Cost Affect Student Performance and Completion Rate in Tertiary Institutions in Plateau State?

Table 2: Mean Scores Showing the Extent to Which High Educational Costs Affect Student Performance and Completion Rates in Tertiary Institutions in Plateau State

S/N	Items	SA	A	UN	D	SD	Total	Mean (\bar{x})	Decision
6	High educational costs lead to poor academic performance due to financial stress.	104	120	40	50	28	342	3.65	Agreed
7	Many students drop out because they cannot afford school fees.	176	100	34	20	12	342	4.19	Agreed
8	Financial difficulties prevent students from accessing necessary study materials.	140	110	40	34	18	342	3.94	Agreed
9	The inability to pay fees on time disrupts academic progression.	124	130	40	32	16	342	3.92	Agreed
10	High costs discourage students from pursuing higher education.	110	140	50	24	18	342	3.88	Agreed

Table 2 reveals that high educational costs significantly impact student performance and completion rates in tertiary institutions in Plateau State. The most critical consequence is student dropout due to financial constraints (Mean = 4.19), showing that a substantial number of students leave school because they cannot afford tuition and other expenses. Financial difficulties also prevent students from accessing necessary study materials (Mean = 3.94), which can negatively affect academic performance. The inability to pay fees on time disrupts students' academic progression (Mean = 3.92), highlighting how delayed payments lead to academic setbacks. Furthermore, respondents agree that financial stress results in poor academic performance (Mean = 3.65) and discourages students from pursuing higher education (Mean = 3.88). These findings indicate that high educational costs create significant barriers to student success by reducing academic performance, limiting access to resources, increasing dropout rates, and discouraging higher education enrollment.

Research Question Four: What Coping Mechanisms Do Students Adopt to Mitigate the Effects of High Educational Costs in Plateau State?

Table 3: Mean Scores Showing the Coping Mechanisms Adopted by Students to Mitigate the Effects of High Educational Costs in Plateau State

S/N	Items	SA	A	UN	D	SD	Total	Mean (\bar{a})	Decision
11	Many students engage in part-time jobs to finance their education.	140	120	30	30	22	342	3.95	Agreed
12	Students depend on scholarships and financial aid.	92	140	50	40	20	342	3.71	Agreed
13	Family and friends provide financial support.	158	120	30	20	14	342	4.13	Agreed
14	Students cut down on personal expenses.	124	130	50	26	12	342	3.96	Agreed
15	Some students use online learning or alternative education methods.	140	100	50	30	22	342	3.89	Agreed

The findings in Table 3 show that students in Plateau State adopt various coping mechanisms to mitigate the financial burden of high education costs. The most commonly used strategy is relying on financial support from family and friends (Mean = 4.13), highlighting the crucial role of personal networks in helping students afford education. Many students also engage in part-time jobs (Mean = 3.95) to finance their studies, indicating that work-study arrangements are essential for their survival. Cutting down on personal expenses (Mean = 3.96) is another frequent coping strategy, suggesting that students make sacrifices in other areas to afford school costs. Additionally, respondents acknowledge that scholarships and financial aid (Mean = 3.71) are important, though not always accessible. Lastly, some students turn to online learning or alternative education methods (Mean = 3.89) to reduce costs. These findings indicate that students employ multiple strategies to cope with high educational expenses, but reliance on external financial aid and employment suggests that affordability remains a major challenge.

Hypotheses Testing

Hypothesis One

H01: There is no significant relationship between high educational cost and tertiary institutions students' enrollment in Plateau State, Nigeria.

Table 4: The relationship between high educational cost and tertiary institutions students' enrollment in Plateau State, Nigeria.

Cells	fo	fe	Df	χ^2_{cal}	χ^2_{crit}	Decision
5	11	47.60	12	53.21	16.92	H01 Rejected

From Table 4, the calculated Chi-Square value = 53.21 is greater than the critical Chi-Square value = 16.92, i.e., $53.21 > 16.92$. Therefore, the null hypothesis is rejected, and the alternative

hypothesis is accepted, indicating a statistically significant relationship between high educational cost and tertiary institutions students' enrollment in Plateau State, Nigeria.

Hypothesis Two

H02: High educational cost does not significantly affect student academic performance in tertiary institutions in Plateau State.

Table 5: The relationship between high educational cost and student academic performance in tertiary institutions in Plateau State.

Cells	fo	fe	Df	χ^2_{cal}	χ^2_{crit}	Decision
5	11	32.60	12	41.89	16.92	H02 Rejected

From Table 5, the calculated Chi-Square value = 41.89 is greater than the critical Chi-Square value = 16.92, i.e., $41.89 > 16.92$. Therefore, the null hypothesis is rejected, and the alternative hypothesis is accepted, indicating a statistically significant effect of high educational cost on student academic performance in tertiary institutions in Plateau State.

Hypothesis Three

H03: There is no significant relationship between high educational cost and student completion rate in tertiary institutions in Plateau State.

Table 6: The relationship between high educational cost and student completion rate in tertiary institutions in Plateau State.

Cells	fo	fe	Df	χ^2_{cal}	χ^2_{crit}	Decision
5	6	16.40	12	75.32	16.92	H03 Rejected

From Table 6, the calculated Chi-Square value = 75.32 is greater than the critical Chi-Square value = 16.92, i.e., $75.32 > 16.92$. Therefore, the null hypothesis is rejected, and the alternative hypothesis is accepted, indicating a statistically significant relationship between high educational cost and student completion rate in tertiary institutions in Plateau State.

Discussion of Findings

The findings indicate a steady decline in student enrollment across all five tertiary institutions in Plateau State between 2014 and 2024, suggesting that financial constraints significantly impact students' ability to pursue higher education. The decrease in enrollment at the University of Jos, Plateau State University Bokkos, College of Education Gindiri, Federal College of Education Pankshin, and Plateau State Polytechnic highlights the burden of tuition fees, reduced financial aid, and economic challenges. This aligns with the findings of Okebukola (2020), who reported that increasing tuition fees and inadequate government funding have led to declining enrollment rates in Nigerian tertiary institutions, as many students struggle to afford the cost of education.

The study identified high tuition fees, the cost of textbooks and learning materials, poor funding of tertiary institutions, economic inflation, and inadequate government subsidies as key factors driving the high cost of education in Plateau State. Among these, tuition fees were ranked as the most significant factor affecting affordability, followed by inflation and poor institutional

funding. These findings are consistent with the study by Olaniyan and Okemakinde (2018), who emphasized that inadequate public investment in education forces institutions to transfer costs to students, thereby making higher education increasingly expensive and inaccessible to many.

The results demonstrate that high educational costs significantly impact student performance and completion rates, as financial stress leads to poor academic outcomes, limited access to study materials, and increased dropout rates. The highest-rated effect was students dropping out due to financial constraints, indicating that many are unable to complete their studies. Additionally, financial struggles cause delays in fee payments, disrupting academic progression. These findings support the work of Adeyemi (2019), who found that financial difficulties among university students in Nigeria contribute to high dropout rates, reduced academic engagement, and lower overall performance.

To manage the high cost of education, students employ various coping strategies, including financial support from family and friends, engaging in part-time jobs, reducing personal expenses, seeking scholarships and financial aid, and utilizing online learning. Reliance on family support emerged as the most common mechanism, followed closely by part-time employment. These findings align with the study by Olanrewaju (2021), which highlighted that many Nigerian students resort to part-time jobs and family assistance to cover tuition and living expenses, reflecting the economic hardship associated with obtaining higher education in the country.

Summary of Findings

The study revealed several key insights into the impact of high education costs on student enrollment, contributing factors, effects on performance, and coping mechanisms.

The study revealed that the high cost of education significantly affects student enrollment rates in universities, polytechnics, and colleges of education in Plateau State. The data indicated a continuous decline in student enrollment across all five institutions from 2014 to 2024, with various annual percentage decreases. This decline suggests that rising tuition fees, reduced financial aid, economic challenges, and policy changes have made it increasingly difficult for students to afford tertiary education. The financial burden associated with higher education has led to a consistent reduction in the number of students who can enroll and sustain their education, ultimately affecting the accessibility of tertiary education in the state.

The study also identified multiple factors contributing to the high cost of education in Plateau State. Among these factors, high tuition fees were recognized as the most significant challenge, causing financial strain on students and their families. Other major contributors included the cost of textbooks and learning materials, poor funding of tertiary institutions, economic inflation, and the lack of government subsidies. The findings suggest that the financial sustainability of tertiary education in Plateau State is largely dependent on external economic conditions and institutional funding policies, which, if not addressed, will continue to exacerbate financial hardships for students.

Furthermore, the findings highlighted that high educational costs have a substantial impact on student performance and completion rates in tertiary institutions. Many students are unable to complete their studies due to financial constraints, resulting in high dropout rates.

Financial difficulties also prevent students from accessing essential study materials, disrupt academic progression due to delayed fee payments, and contribute to stress that negatively affects academic performance. Additionally, the high cost of education discourages students from pursuing higher education, leading to lower overall graduation rates and fewer individuals attaining tertiary qualifications.

To cope with the financial challenges posed by high education costs, students in Plateau State have adopted various strategies. The most common coping mechanism is seeking financial support from family and friends, which underscores the importance of social networks in funding education. Many students also take on part-time jobs to finance their studies, showing that work-study arrangements play a critical role in sustaining students. Cutting down on personal expenses is another prevalent strategy, as students prioritize tuition and learning materials over other needs. Scholarships and financial aid, although not always accessible, provide some relief, while alternative learning methods, such as online education, have emerged as additional cost-cutting measures. These findings indicate that despite various coping strategies, financial barriers remain a significant challenge to obtaining higher education in Plateau State.

Conclusion

The study concludes that the high cost of education remains a significant barrier to tertiary education accessibility in Plateau State. The continuous decline in enrollment rates across universities, polytechnics, and colleges of education underscores the financial hardships students face. The rising cost of tuition, learning materials, and living expenses, combined with insufficient government funding and economic inflation, has placed immense pressure on students, leading to financial stress, academic struggles, and increased dropout rates. Without substantial intervention through government subsidies, enhanced financial aid programs, and institutional reforms, tertiary education in Plateau State will remain out of reach for many potential students. Additionally, while students have adopted various coping mechanisms, such as seeking financial support, engaging in part-time employment, and cutting down on personal expenses, these strategies are not sustainable long-term solutions. The reliance on alternative education methods and scholarships indicates the need for a more structured and systematic approach to reducing education costs. The study suggests that policymakers, educational institutions, and stakeholders must collaborate to implement policies that lower financial barriers, improve funding structures, and provide sustainable solutions to make higher education more affordable and accessible for students in Plateau State.

Recommendations

In line with the above findings, the following are hereby recommended:

1. The government should increase funding for tertiary institutions in Plateau State to reduce the financial burden on students. Providing subsidies for tuition fees and learning materials will enhance accessibility to education. Additionally, policymakers should introduce more scholarship opportunities and financial aid programs targeted at low-income students to support their academic pursuits.

2. Universities, polytechnics, and colleges of education should review their tuition structures and seek alternative sources of funding to reduce dependency on student fees. Schools can partner with private organizations, non-governmental organizations, and alumni associations to establish education trust funds or sponsorship programs that will help students afford their studies.
3. Institutions should create more work-study opportunities to enable students to earn an income while studying. These programs will help students manage their educational expenses without significantly affecting their academic performance. Schools should also collaborate with industries to provide internships and paid training programs that support students financially while giving them practical experience.
4. To reduce the overall cost of education, institutions should invest in online learning platforms and digital libraries, which would allow students to access educational resources at a lower cost. Offering blended learning options can help students cut down on expenses such as transportation, accommodation, and textbooks, making tertiary education more affordable and flexible.

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