

Assessment Of The Role Of Private Universities In Increasing Access To Tertiary Education: A Case Study Of North Central Nigeria

by

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Abstract

This paper examines the role of private universities in enhancing access to tertiary education in North Central Nigeria. It traces the historical development of higher education in Nigeria, highlighting the rapid proliferation of private institutions since the late 1990s in response to public-sector inadequacies, such as funding constraints and infrastructural deficits. The study assesses the extent to which private universities have contributed to expanding higher education opportunities, particularly in underserved regions, and analyzes persistent barriers, including socio-economic, geographical, and infrastructural challenges that hinder equitable access and quality. Drawing on secondary data sources, the research underscores that although private universities have significantly increased enrollment and diversified their offerings, regional disparities and systemic inequalities persist. The paper concludes with policy recommendations emphasizing targeted government intervention, infrastructural investments, and strengthened regulation to promote inclusive and equitable access to quality higher education across Nigeria.

Keywords: Private Universities, Higher Education Access, North Central Nigeria, Private Participation, Quality Assurance, Educational Policy

1.0 Introduction

Efforts to expand access to tertiary education in Nigeria have relied strongly on policy and institutional reforms, with particular attention to regional inequalities and system capacity constraints. Several studies underscore that despite multiple initiatives since independence in 1960, persistent problems such as low funding, inadequate infrastructure, and weak institutional capacity continue to limit equitable access, particularly across regions and socio-economic groups (Okonoboh et al., 2025). The National Policy on Education's goal for tertiary education is to provide accessible, affordable, quality learning opportunities in formal and informal education that respond to the needs and interests of all Nigerians. Nigeria has seen a significant growth in private sector participation after relaxing Decree 19 of 1984 and the promulgation of Decree 9 of 1993, now the Education (National Minimum Standards and Establishments of Institutions) Act, CAP E3, LFN, 2004, allowing private individuals and corporations to participate in the provision of university education. This led to the rapid proliferation of private universities. Nigeria moved from having 3 private universities in 1999 to 168 in 2025 (NUC, 2025). This change has been driven by inadequate public education funding, rising demand for university education, and policy reforms that allow private actors to contribute to national development goals. Enabling laws that allow private-sector participation in university education promise to mobilize additional resources, expand infrastructure, and, if properly harnessed, improve management practices and industry linkages. This also raises questions about the quality, accessibility, equity, affordability, relevance, and sustainability of university education in Nigeria.

This paper adopts Secondary sources of data as its methodology, where books, journal articles, reports from the National Universities Commission, and results of empirical studies from reliable sources are analyzed to arrive at the study's findings. The aim of this study is to assess the role of private universities in increasing access to quality tertiary education in North Central Nigeria.

2.0 Historical Evolution of Private Universities in Nigeria

2.1 Early Development of Higher Education in Nigeria

Colonial and early post-colonial arrangements for university education in Nigeria were marked by restricted opportunities, regional imbalances, and strong state control. The University College, Ibadan, founded in 1948 as an affiliate of the University of London, represented the first modern university-level institution but faced multiple problems at inception, including rigid constitutional provisions, poor staffing, low enrolment, high dropout rates, and the absence of a governing body on the eve of independence. By 1960, its total graduate output stood at only

about 300, a figure partly attributed to its distance from many parts of the country and the difficulties this posed for prospective students from other regions. Early higher education policy was therefore confronted with the dual challenge of very limited capacity and inequitable spatial access. Preparations for independence sharpened concerns about manpower shortages and stimulated more systematic planning of higher education. A commission appointed by the colonial government, commonly referred to as the Ashby Commission, was mandated to advise on post-school certificate and higher-education needs over a 20-year horizon. Its report showed that projected requirements for both intermediate and higher-level manpower far exceeded not only existing output but also the estimated capacity of current institutions. Enrolments at the sixth form, teacher training, technical, and university levels were judged to require substantial increases, with especially rapid expansion recommended in the Northern Region. One outcome was the establishment of more universities and a sharp rise in enrolment, from 1,395 students in 1960 to 41,499 across 13 universities by 1976. During the 1960s, six universities, later termed first-generation universities, were founded through a combination of federal and regional initiatives and placed under close government supervision, including state responsibility for appointing governing councils and vice-chancellors (Jekayinfa et al., 2010). Parallel historical accounts underscore that Ashby's recommendations also shaped the system's regulatory architecture. The federal government accepted proposals to establish additional universities and to ensure a more equitable geographical distribution of higher education institutions. As part of this, the National Universities Commission (NUC) was created in 1962 as an advisory agency under the Federal Ministry of Education, and was later converted into a statutory body by Decree No. 1 of 1974, with regulatory, supervisory, and advisory powers over the founding and operation of universities. In its first six months, the NUC visited all existing universities in Ibadan, Nsukka, Zaria, Ife, and Benin to develop a comprehensive understanding of their conditions and challenges, signaling an early move toward coordinated planning and quality oversight at the national level. Subsequent expansion during the 1970s produced the so-called second generation universities in the context of the oil boom and an ambitious Third National Development Plan for 1975 to 1980. Federal government decisions exceeded initial planning targets, with seven universities established instead of the four proposed, and previously regional universities taken over as federal institutions in 1975. Historical analyses identify this period as one in which the federal state assumed exclusive responsibility for funding and control of public universities, even as demand continued to rise. By the early 1980s, economic recession and long-standing underfunding, including failure to meet the UNESCO benchmark of 26 % of the annual budget for education, led to fiscal strain, difficulties in paying teachers, frequent school closures, and declining standards. These crises prompted policy debates on liberalizing education and encouraging private participation, initially more visible at primary and secondary levels but setting a precedent for later changes at the tertiary level (Akinwale, 2022). Despite this expansion, analyses of admission patterns show that demand for university education soon outstripped supply. From the 1971/72 academic year, more than 70 % of candidates seeking university places were unable to secure admission, and by the 1992/93 session, over 83 % of

applicants were similarly unsuccessful, despite the presence of first-, second-, and third-generation universities under federal and state ownership. These figures document a persistent access gap that endured even after the rapid creation of new institutions and illustrate the limits of a predominantly public, state-led model of higher education in meeting growing social demand (Jekayinfa et al., 2010).

2.2 Emergence of Private Universities

Private participation in university education in Nigeria emerged in direct response to mounting demand pressures and funding crises that public institutions alone could not absorb. Historical analyses of admission patterns document that, from the early 1970s, more than 70 % of candidates seeking university places were denied admission, rising to over 83 % by the 1992/93 session, despite successive generations of federal and state universities (Jekayinfa et al., 2010). These figures underscore a persistent access gap within a predominantly public system and provide a core rationale for liberalizing university provision in favor of private investors. Contemporaneously, economic recession and chronic underfunding of education, including failure to meet international benchmarks for budgetary allocation, led to recurrent closures, teacher salary arrears, and declining standards in public universities, further motivating policy debates on private-sector involvement at all levels of education (Akinwale, 2022). Within this policy climate, private universities were licensed as an alternative means of funding and as a mechanism to widen opportunities for the growing cohort of higher education seekers who could not secure places in public institutions (Akinwale, 2022; Jekayinfa et al., 2010; Ogunode et al., 2024). Empirical studies on the rationale for establishing private universities in Nigeria emphasize several interlinked objectives. One strand of work argues that the government viewed the entry of private providers as a strategy to introduce competition into the university system, with the expectation that rivalry for students and reputation would raise the quality of instruction and other academic activities, thereby improving the caliber of graduates supplied to the economy. A second motivation concerns efficiency: private universities were expected to demonstrate greater internal efficiency by graduating students on time with minimal dropouts, and to enhance external efficiency by producing graduates whose skills align more closely with labor market demand. Additional arguments highlight the potential of private investment and the provision of technology to reduce unit costs, accelerate program delivery, and expand institutions' capacity to reach more students in dispersed locations. Policy discussions also present private universities as instruments for stabilizing the academic calendar, on the assumption that they would be less prone to the strikes and disruptions that had repeatedly paralyzed public universities. Overall, these considerations are cited as key reasons why the National Universities Commission began granting operating licenses to private universities as part of a broader diversification of higher education provision (Ogunode et al., 2024). Continental-level analyses place the Nigerian case within a wider African pattern of policy reform that facilitated the emergence of private universities. Structural adjustment programs and related economic constraints in many Sub-Saharan African countries generated swelling cohorts

of youth seeking higher education alongside declining public expenditure on universities. International financial institutions and donor agencies advocated reforms that redefined state roles and fostered a favorable environment for private-sector participation in higher education, coupled with the diversification of program types and delivery modes. In response, numerous African governments expanded enrolment in public universities and opened the sector to private investors through legislative changes, leading to explosive growth in student numbers and intense competition among institutions. These dynamics are reported to have prompted both public and private providers to reconsider their processes and service delivery to remain attractive to current and prospective students. At the same time, analyses caution that expansion through private provision occurred under resource constraints, with implications for standards and quality in many settings (Alomenu, 2023). More recent system-level descriptions of higher education in Nigeria confirm that private universities now constitute a numerically significant component of the university sector, though their distribution is strongly skewed. Current data from the National Universities Commission shows that there are more private than federal universities nationally, yet the majority are located in southern Nigeria, particularly in the South West zone that accounts for 65 private universities, while the entire northern region accounts for 61 private universities, despite its larger population, hosts only a small minority of private universities at 36.3%. In the North, about 22.02% of private universities are concentrated in the North Central zone, with much smaller shares in the North East, 3.57%, and the North West, 10.71% (NUC,2025). This spatial pattern means that the emergence of private universities has, so far, contributed more strongly to the expansion of formal university places in southern regions, while leaving substantial unmet demand in the northern states and reinforcing regional disparities in access. Policy recommendations arising from this evidence urge the government and regulators to develop targeted initiatives and infrastructure support to encourage the establishment of additional private universities in underserved northern areas, alongside increased funding and program improvements in public institutions (Muftahu, 2021).

2.3 Private Universities in North Central Nigeria

After the promulgation of decree 9 of 1993 now Education (National Minimum Standards and Establishments of Institutions) Act, CAP E3, LFN, 2004, allowing private individuals, and corporations to participate in the provision of university education, that led to the establishment of the first three private universities in 1999, Babcock University, Ilishan Remo, Ogun State, Madonna University, Okija, Anambra State and Igbinedion University, Okada, Edo State. North Central Nigeria accommodates 37 out of 168 private universities, accounting for 22.02% (NUC, 2025). The first set of private universities in North Central Nigeria was established in 2005; they are Al-Hikmah University, Ilorin, Kwara State, Bingham University, New-Karu, Nasarawa State, and University of Mkar, Mkar, Benue State. Table 1 below lists the private universities in North Central Nigeria.

Table 1: *Private Universities in North Central Nigeria*

<i>S/N</i>	<i>NAME OF UNIVERSITY</i>	<i>YEAR ESTABLISHMENT</i>	<i>TYPE OWNERSHIP OF</i>
1.	Al Hikmah University, Ilorin, Kwara State	2005	Faith-Based
2.	Bingham University, New-Karu, Nasarawa State	2005	Faith-Based
3.	University of Mkar, Mkar, Benue State	2005	Faith-Based
4.	Veritas University, Bwari, FCT Abuja	2007	Faith-Based
5.	African University of Science & Technology, Galadima, FCT Abuja	2007	Profit-based
6.	Salem University, Lokoja, Kogi State	2007	Faith-Based
7.	Nile University, Jabi, FCT Abuja	2009	Profit-Based
8.	Baze University, Jabi, FCT Abuja	2011	Profit-Based
9.	Summit University, Offa, Kwara State	2015	Faith-Based
10.	Ojaja University, Eiyinkorin, Kwara State (formerly known as Crown Hill University)	2016	Profit-Based
11.	Thomas Adewumi University, Oko-Irese, Kwara State	2021	Profit-Based
12.	Ave-Maria University, Piyanko, Nasarawa State	2021	Profit-Based
13.	Karl-Kumm University, Vom, Plateau State	2021	Faith-Based
14.	Ahman Pategi University, Patigi, Kwara State	2021	Profit-Based
15.	University of Offa, Offa, Kwara State	2021	Profit-Based

16.	Mewar University, Masaka, Nasarawa State	2021	Profit-Based
17.	Edusoko University, Bida, Niger State	2021	Profit-Based
18.	Philomath University, Kuje, FCT Abuja	2021	Profit-Based
19.	ANAN University, Kwall, Plateau State	2021	Profit-Based
20.	Newgate University, Minna, Niger State	2022	Profit-Based
21.	Muhammad Kamaludeen University, Ilorin, Kwara State	2023	Faith-Based
22.	Canadian University of Nigeria, Abuja	2023	Profit-Based
23.	MIVA Open University, Utako, FCT Abuja	2023	Profit-Based
24.	Phoenix University, Agwada, Nasarawa State	2023	Profit-Based
25.	Cosmopolitan University, Central Business District, FCT Abuja	2023	Profit-Based
26.	AMAJ University, Kwali, FCT Abuja	2023	Profit-Based
27.	Prime University, Kuje, FCT Abuja	2023	Profit-Based
28.	El-Amin University, Minna, Niger State	2023	Profit-Based
29.	Al-Muhibbah Open University, Kubwa, FCT Abuja	2023	Profit-Based
30.	Al-Bayan University, Ankpa, Kogi State	2023	Profit-Based
31.	African School of Economics, Gudu, FCT Abuja	2023	Profit-Based
32.	Eranova University, Mabushi, FCT Abuja	2025	Profit-Based

33.	Abdulrazaq Abubakar Toyin University, Oke-Agba, Kwara State	2025	Profit-Based
34.	Lens University, Ilemona, Kwara State	2025	Profit-Based
35.	Leadership University, FCT Abuja	2025	Profit-Based
36.	Jimoh Babalola University, Ilorin, Kwara State	2025	Profit-Based
37.	Jefab University, Suleja, Niger State	2025	Profit-Based

(NUC, 2025)

3.0 Access to University Education

3.1 Equitable Access

Equity in access to education is closely tied to how systems expand opportunities while addressing disparities linked to geography, gender, income, and social status. Global analyses of basic and secondary education show that reforms such as fee abolition, the extension of compulsory and free education beyond the primary level, and targeted public spending can increase enrolment and completion, particularly for disadvantaged groups, although the effects on ultimate completion may be weaker than the gains in initial access. Evidence from sub-Saharan Africa shows that well-designed decentralization, with local authorities empowered to address context-specific barriers, can improve attendance and retention, while sustained, targeted funding is especially effective in boosting attainment among low-income learners. These findings frame equitable access as more than simple participation rates, emphasizing the need for policies that reduce repetition, late entry, and dropout, which otherwise distort apparent progress. Country case studies further clarify how equity concerns manifest in different settings. In Ethiopia, decentralization reforms transferred resources and decision-making to districts, enabling school construction and teacher recruitment that narrowed, but did not eliminate, the urban-rural primary completion gap, which remained at 34 percentage points in 2022. The Plurinational State of Bolivia used debt relief and natural resource revenues to finance social inclusion policies, such as school feeding and conditional cash transfers, which sharply increased lower secondary school completion among the poorest quintile from 31% in 2000 to 94% in

2021. These examples underscore that equitable access entails deliberate redistribution and attention to the most disadvantaged, rather than uniform expansion alone. At the global level, participation in post-secondary education has increased by 161% since 2000, signaling a shift from elite to wider participation, yet progress is highly uneven, and many young people remain excluded. Analyses of post-secondary expansion highlight that policies have aimed to reduce financial constraints, diversify provision and increase institutional autonomy, often coupled with quality assurance and cost-sharing mechanisms. Despite these efforts, equity challenges persist vertically, across individual characteristics such as gender and geography, and horizontally, as institutional hierarchies shape both access to programs and the labor market value of qualifications (UNESCO, 2026). From this perspective, equitable access requires attention to who enters which types of institutions and programs, and to the subsequent opportunities they receive, rather than to gross enrolment alone. A more conceptual treatment of the development of higher education in sub-Saharan Africa reinforces this multidimensional view. Measures such as the Gross Enrolment Ratio were historically used as proxies for the democratization of access, but more refined indicators, such as the Higher Education Initial Participation Rate, now address questions of "access to what" and "for whom" in high-participation systems. Policy discourses increasingly shift from a narrow focus on equality of opportunity toward notions of "equality of rights" and "equality of results", aligning with Sustainable Development Goal 4 on inclusive and equitable quality education and equal access to quality, affordable tertiary education for all women and men. Research on Kenya, Nigeria, and Senegal shows that the rise in institutions and enrolments has not kept pace with population growth, that data gaps obscure social and ethnic disparities, and that diversification of public and private provision has created new inequalities in the recognition and market value of qualifications. These findings suggest that equitable access in higher education entails the simultaneous consideration of admission, student experience, and post-graduation outcomes within stratified and expanding systems (Lebeau & Oanda, 2020).

3.2 Merit-Based Access

Merit-based access in tertiary education is frequently framed as admission grounded in individual achievement, yet country cases reveal how regulatory frameworks and financing arrangements modify that principle in practice. In Nigeria, admission to federal and state universities is formally organized around a quota system that combines three criteria: merit, catchment area, and the degree of educational disadvantage at the state level. Candidates who

meet the formal entry requirements but are from neither the host state nor an educationally less developed region may be denied admission, even when their performance meets merit thresholds. This arrangement results in some applicants being favored or disadvantaged in access to particular institutions and programs on the basis of state of origin, local government area, or chosen course of study, rather than academic record alone. Concerns about mismanagement and corruption in the centrally managed admission system led the government to permit institutions, from 2005, to introduce their own Post University Matriculation Examination screening processes for candidates who had already met course cut-off scores, adding further layers to the operationalization of merit (Lebeau & Oanda, 2020). Regulation of access in Nigeria is also mediated by quality assurance instruments that implicitly constrain merit-based expansion. The National Universities Commission adopted a policy on carrying capacity in 2004 to control enrolment and sustain quality delivery. Under this policy, the number of students a university may admit in a given session must be commensurate with the quality of its staff, facilities, and other resources. Carrying capacity is defined as the number of students that can be supported by existing human and material resources, including academic staff, laboratories, libraries, lecture theatres, and classrooms. Admission quotas are set annually and distinguished from the broader concept of carrying capacity, but both are used to ensure that programs admit only as many students as can be taught to an acceptable standard. As a result, even highly qualified applicants may be excluded when institutional resources are insufficient, indicating that merit operates within resource-based limits policed by accreditation and institutional verification processes (Akinwale, 2022). Equity-oriented international agendas articulate a somewhat different vision of merit. UNESCO defines access to tertiary education as ensuring equitable opportunities based on merit, capacity, effort, and perseverance, and links this to removing obstacles such as inadequate infrastructure and insufficient instructional facilities. In this view, merit is not detached from conditions of provision, since adequate classrooms and laboratories are considered prerequisites for fair competition among candidates. Analyses of post-secondary systems further underline that policies aimed at reducing financial constraints and diversifying provision must be coupled with mechanisms that monitor who actually benefits. Even where formal admission relies on meritocratic criteria, institutional hierarchies and program differentiation shape the returns to particular qualifications, so that students admitted with similar credentials may experience unequal outcomes depending on where and what they study. This raises questions about how far nominally merit-based access can compensate for structural advantages embedded in system stratification (UNESCO, 2026; Adediji et al., 2019). Affirmative action policies represent another route through which merit is balanced against other objectives. Across a wide group of countries, about one-third have adopted targeted quotas or similar measures in admissions, including in higher education. A review of such policies in 27 countries found positive outcomes for the targeted groups in two-thirds of cases, particularly in Brazil, China, India, Israel and Sri Lanka, where enrolment of underrepresented populations increased substantially following implementation. These measures demonstrate that merit criteria are frequently recalibrated to incorporate considerations of historical disadvantage or group

representation, although evidence also notes that their long-term implications for stratification and for non-targeted groups require careful monitoring. Merit-based access thus interacts with broader equity instruments rather than functioning as an isolated principle (UNESCO, 2026). Within Nigeria, the diversification of providers through private universities and public-private partnerships has had a segmented impact on access to university programs. Analysis reveals that these developments have primarily served urban middle-class groups who can pay fees, particularly in the urbanized south-west zone, and that private universities remain concentrated in already affluent and highly educated regions. Consequently, the expansion of seats outside the public sector has not significantly widened access for more marginalized populations, despite formal adherence to merit-based admission procedures. High competition for limited places in underfunded public universities, combined with repeated entrance examinations, pushes many candidates toward institutions or programs they did not initially prefer, indicating that merit operates within a constrained opportunity structure shaped by geography, income, and institutional type (Lebeau & Oanda, 2020).

3.3 Capacity and Infrastructure

Capacity and infrastructure shape who can effectively participate in tertiary education, since physical facilities, human resources, and financial arrangements delimit how many students can be admitted and what kind of learning environment they encounter. In quality assurance frameworks used for program and institutional accreditation, infrastructure and facilities are treated as explicit standards, with detailed guidelines specifying the adequacy, appropriateness, and alignment of resources with institutional goals, programs offered, and teaching, learning, and research strategies. These frameworks list academic, administrative, and recreational facilities such as lecture theatres, seminar rooms, staff offices, laboratories, studios, and workshops, and require that they be adequate for the number of students and staff. Libraries must be properly organized and equipped with both physical and digital resources, while information and communication technology infrastructure should include affordable, high-speed, dedicated connectivity. Facilities are also expected to comply with national health and safety provisions and to be accessible for persons with disabilities. For e-learning provision, additional requirements concern server capacity, redundancy, technical help desks, reliable internet access, back-up and remote services, as well as plans and resources to develop the competence of ICT practitioners (QAHE, 2026). Concepts of carrying capacity translate these infrastructural and staffing conditions into numerical limits on enrolment. Carrying capacity is defined as the maximum level of numerical strength an institution can sustain for quality education, given available material and human resources. Human resources include tutors, lecturers, and teachers, specified in terms of both their quality and their number. Material resources include infrastructure such as classrooms, laboratories, offices, and libraries that enhance teaching and learning. Once enrolment exceeds this carrying capacity, institutions are characterized as over-enrolled, with implications for low standards of delivery. Regulatory instruments use carrying capacity to control the numerical strength of student cohorts through prescribed student-to-

teacher ratios, intended to keep class sizes manageable, promote stronger student-teacher relationships, and improve the quality of graduates. National authorities couple this technical definition with broader expectations that universities engage in strategic planning and management, so that resource development is aligned with teaching, learning, and research objectives (Akinwale, 2022). Funding patterns directly influence how far institutions can develop and maintain the infrastructure implied by definitions of carrying capacity and accreditation standards. Over the past 20 years, the share of the federal budget allocated to education in Nigeria has fluctuated between about 5% and 11%, with individual years such as 2013 and 2015 recording higher peaks but remaining well below the 26% recommended for developing countries. Analyses argue that education funding has been inadequate and unstable, limiting the availability of resources for schools, teachers and infrastructure, and undermining access, quality, relevance and equity. Rising and falling budget lines between 2004 and 2023 are interpreted as evidence that the country has not significantly impacted the education sector in ways that would support national development, given persistent shortfalls in meeting international benchmarks for sector financing. Insufficient public funding for infrastructure redistributes the burden of provision and constrains system-level capacity. Evidence shows that many schools in Nigeria lack necessary infrastructure such as classrooms, libraries and instructional materials, while teacher quality is often compromised by inadequate training and qualifications. These deficits contribute to low enrolment and high out-of-school populations, especially in rural areas, where poverty is more prevalent and distance to school, and the absence of transport further inhibit participation. Improving education funding is described as critical for raising enrolment, since only with increased and better-targeted resources can governments and international partners finance infrastructure improvements, teacher training, and other inputs required to enhance the quality and accessibility of education. Geographical disparities in access are linked to these funding gaps, as northern regions with higher poverty rates and cultural barriers to girls' schooling display lower enrolment, signaling that uneven investment in facilities and staff perpetuates regional inequality. Non-governmental organizations respond by providing scholarships and community outreach. However, analyses conclude that sustained public investment in infrastructure and human resources across all regions remains necessary to reduce disparities in access and quality (Amadi & Nwogu, 2023).

3.4 Socio-economic Barriers

Socio-economic conditions shape whether individuals can enter and remain in education, regardless of formal policy commitments to expand provision. Poverty directly constrains families' ability to pay tuition, uniforms and learning materials, which limits participation for children from low-income households and marginalized communities. In rural areas, higher poverty rates intersect with long distances to school and a lack of transport, creating cumulative barriers to access. Cultural practices such as early marriage and child labor further restrict schooling opportunities for girls, particularly where household resources are scarce and educational costs are perceived as less affordable or less urgent. These constraints persist even

when governments introduce free primary education and establish agencies dedicated to expanding access, indicating that fee abolition alone does not eliminate the underlying financial and social barriers to participation. Funding patterns at the system level reinforce these household-level barriers. Inadequate public investment results in poor or absent infrastructure, including shortages of classrooms, laboratories, libraries, and other basic facilities. Such environments undermine teaching and learning, reduce motivation among students and teachers, and contribute to weak academic outcomes. Low salaries and limited professional development opportunities diminish teacher quality and effectiveness, which in turn depresses learning achievement and can discourage continued attendance among disadvantaged groups who already face high private costs of schooling. Insufficient resources for curriculum development and instructional materials mean that teaching often relies on outdated content and inadequate learning supports. Weak monitoring and evaluation capacities, themselves products of underfunding, allow ineffective practices to persist, limiting progress in educational quality and equity. Under these conditions, socioeconomic disparities translate into unequal access and outcomes, as better-resourced communities are better able to supplement or bypass public deficiencies. Evidence from Nigeria illustrates how geography and socio-economic status intersect to shape patterns of educational exclusion. Northern regions display much lower enrolment than the south, in part because higher poverty levels limit families' ability to bear the direct and indirect costs of schooling. Cultural and religious norms that discourage girls from attending school interact with economic hardship to produce particularly low participation for girls in these areas. Non-governmental organizations attempt to mitigate these gaps by providing scholarships and community outreach. However, analyses argue that without substantial, better-targeted public funding for infrastructure, teacher training, and other inputs, such efforts cannot overcome entrenched inequalities. Geographical disparities in access therefore reflect combined effects of regional poverty, insufficient public investment and social barriers that differentially affect specific groups, especially rural girls and children from low-income households (Amadi & Nwogu, 2023). Studies of education development in Nigeria further detail the consequences of chronic underfunding for equity of access. Limited budgetary allocations have resulted in inadequate, poorly maintained infrastructure, outdated curricula, and low teacher remuneration, with knock-on effects on school quality and student performance. These conditions reduce the attractiveness and perceived value of schooling for socio-economically disadvantaged families, who face opportunity costs when children are not contributing to household income. Restricted access to quality education, in turn, constrains social mobility. It reinforces existing inequalities, as children from wealthier backgrounds can more readily afford private schooling, supplementary tutoring or transport to better-equipped institutions. In contrast, children in remote or impoverished communities remain trapped in under-resourced schools or are excluded altogether. Addressing socio-economic barriers in such contexts is portrayed as requiring sustained increases in public funding, targeted to reduce regional and group-based disparities through improved facilities, better-trained teachers and expanded provision in underserved areas (Amadi & Nwogu, 2023; Okonoboh et al., 2025).

3.5 Geographical Accessibility

Spatial location strongly conditions who can enter and remain in education, as distance to facilities, transport availability, and the distribution of institutions intersect with socio-economic conditions. Evidence from Nigeria shows that rural areas face higher poverty rates and greater physical barriers to schooling than urban centers, including long distances to schools and the absence of reliable transport. These constraints contribute to the country having an estimated 10.5 million out-of-school children despite an increase in the primary net enrolment rate from 61% in 2006 to 70% in 2016. Where schools are distant or hard to reach, families with limited resources are less able to absorb direct and opportunity costs, leading to lower participation. Such patterns illustrate how geographical accessibility and socio-economic disadvantage reinforce each other in shaping entry into and progression through education. Regional disparities within Nigeria underline the territorial dimension of access. Northern regions record much lower enrolment rates than the southern regions, a situation associated with higher poverty levels and with cultural and religious norms that discourage girls' schooling. In these contexts, distance to school compounds hesitation to send girls away from home, and the lack of nearby, adequately resourced institutions limits effective access even where national policies guarantee free basic education. Non-governmental organizations provide scholarships and local outreach programs to support girls in northern areas. However, analyses stress that such initiatives cannot, on their own, overcome deep-rooted regional gaps. Addressing these disparities is portrayed as requiring sustained public investment in infrastructure, teacher training, and other resources in all regions, so that educational opportunities are not determined by birthplace. Geographical inequalities in access therefore emerge from the combined effects of regional poverty, cultural barriers and uneven spatial provision of educational facilities (Amadi & Nwogu, 2023). Funding patterns at the national level indirectly shape geographical accessibility by determining where and how infrastructure is developed or upgraded. Studies argue that budget allocations for education in Nigeria have often been insufficient, contributing to poorly maintained facilities, particularly in rural areas and outside major urban centers. Inadequate funding limits the construction of new schools, classrooms, and laboratories. It constrains the expansion of teacher training, thereby reducing the feasibility of extending provision to underserved rural or remote communities. These constraints hinder efforts to close regional gaps, since areas starting from a position of low provision require disproportionately greater investment to approach national benchmarks. Analysis emphasizes that effective allocation and utilization of funds are crucial for promoting sustainable educational development, improving accessibility, and reducing poverty, implying that the geographical targeting of investments is central to narrowing spatial inequalities in access (Amadi & Nwogu, 2023; Okonoboh et al., 2025). Within this context, policy reforms and programs that explicitly address spatial inequities take on particular importance. Continued references to insufficient funding, inadequate infrastructure, and weak collaboration between public and private actors indicate that geographical disparities in access to higher education remain difficult to address without a coherent and sustained territorial financing approach (Okonoboh et al., 2025). Discussions of household-level determinants of enrolment

further illuminate how geography operates through contextual factors such as local unemployment conditions and cultural environments. Family background variables, including income, family size, and parental education, interact with contextual characteristics to influence schooling decisions. Among these contextual factors, the environment in which individuals grow up, including local norms and available learning opportunities, is an unobserved characteristic that affects whether and where students enroll. This framework implies that geographical accessibility must be understood not only in terms of physical distance but also in terms of the locally specific conditions that shape perceptions of schooling and the feasibility of attending institutions located far from home (Asongu et al., 2009).

4.0 FINDINGS

1. The rapid proliferation of private universities in Nigeria, especially since 1999, has significantly contributed to expanding access to higher education, particularly in the North Central region, where 22.02% of private universities are located.
2. Private universities tend to be concentrated in southern Nigeria, especially in the South-West zone, leading to regional disparities in access, with the North and North-Central regions still underserved.
3. Despite expansion, challenges such as inadequate infrastructure, limited funding, and socio-economic barriers continue to impede equitable access to tertiary education.
4. Socio-economic constraints like poverty, cultural norms, and geographical distance disproportionately affect marginalized groups, especially in rural and northern areas, reinforcing existing inequalities.
5. Quality assurance frameworks emphasize infrastructure and facilities, but many Nigerian institutions lack adequate resources, affecting both access and quality.

5.0 RECOMMENDATIONS

1. The government should develop targeted policies and infrastructure support to encourage the establishment of private universities in underserved northern regions, aiming to reduce regional disparities.
2. Increased public investment is necessary to improve facilities, teacher training, and educational resources across all regions to ensure equitable access and quality.
3. Policy measures should address socio-economic barriers by providing scholarships, community outreach programs, and financial support to marginalized populations, especially rural girls and low-income families.

4. Geographical accessibility can be improved through strategic investment in infrastructure, transportation, and the expansion of educational facilities in remote areas.
5. Strengthening regulatory and quality assurance mechanisms is vital to ensure that private universities maintain high standards while expanding access.

6.0 CONCLUSION

The paper concludes that private universities have played a significant role in increasing access to tertiary education in North Central Nigeria; however, they have largely contributed to expanding provision in already accessible and affluent regions. Persistent infrastructural, socio-economic, and regional disparities hinder the realization of truly equitable higher education. Addressing these challenges requires a coordinated effort involving targeted government policies, increased funding, and strategic expansion of private higher education to underserved areas. Only through sustained and inclusive efforts can Nigeria achieve equitable access to quality tertiary education for all its populations.

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