

Impact of Economic Recession on Secondary School Education in Benue State

Jacob Echor¹ & Fredrick Kwarpo Lohor²

¹Nigerian Television Authority, NTA Television College, Jos

²Department of Business Administration and Management, Plateau State Polytechnic, Barkin Ladi.

Corresponding Email: echorjacob@yahoo.com

Abstract

The study examined the impact of economic recession on secondary school education in Benue State. The study adopted causal research design. The objectives are; funding, teachers and students and household. The study population consisted of 670,464 of the residents of the three senatorial zones of Benue State, out of which a sample size of 400 respondents were selected using Taro Yamane formula. Simple random and stratified sampling techniques were used in selecting the sample used for the study. Data was collected through primary data by questionnaires administration. PLS-SEM method of analysis was adopted and the result revealed that recession affected the secondary school education in Benue State significantly. The study also revealed that economic recession had a significant impact on teachers and students quality and finally, economic recession had significant impact on households. The investigation came to the conclusion that the economic downturn had a major detrimental impact on Benue State's educational system. The study recommended among others that government should ensure that adequate policies and measures are adopted so prevent the country from another round of economic recession considering its negative multiplier effect on education in States and households should ensure that children are train on how to be self-reliance as this will go a long way in diversifying households' income and investment portfolio.

Keyword: Economic Recession, Education, Households, Funding

JEL Classification Codes: A2, H52, D14, E6

1. Introduction

Good education is often regarded as the key to success and the foundation of social, economic, and national growth on a global scale (King, 2011). It is a well-known truth that the prosperity of the majority

of the world's developed nations is closely tied to their massive expenditure in education. That is, a nation with a strong focus on its educational system has a better likelihood of experiencing rapid economic and social progress. Education is a comprehensive process in which learners get formal or informal instruction in knowledge, attitudes, and skills that are essential for the change of the individual and the society. It can also be demonstrated empirically that Nigeria, among other countries, is unable to give its teeming population access to relevant and high-quality educational options (Dike, 2015).

The economic recession of 2008 experienced in many countries and particularly in Nigeria created severe conflicts in educational sector of many States including Benue State. Evidence from theoretical literature revealed that States had to reduce, their budget deficits to avoid excess indebtedness even when they knew that they had to promote quality education. First, they had to alleviate poverty and reduce the unemployment rate as short-run measure and secondly to avoid the deterioration of human capital in the long runs (Dike, 2015).

Schady (2004) observed that in an attempt to survive, 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. Similar to parents and guardians, instructors too experienced a decline in their purchasing power, which had an impact on their demand for books and educational materials. Since parents can no longer afford to meet their children's financial needs in schools, especially private schools, have confronted the difficulty of a huge exodus or movement of students from more expensive schools to less expensive ones, primarily public schools.

Yenle (2017) opined that economic recession experienced in Nigeria also led to decrease in recruitment of teachers and other personnel needed for effective education curriculum delivery. The author further stated that there was massive retrenchment in schools especially private ones where parents cannot afford payment. No meaningful teaching and learning can take place where school buildings and laboratories are dilapidated or are in dire need of urgent attention from stakeholders. Yet, economic recession denied students' access to good learning environment as parents' teachers associations and the

government had limited access to financial resources because the banking sector and other informal financial institutions were all affected by the global financial crunch. In view of this, most institutions or schools had to source for funds through the diversification of their income sources and ensure that they maximize whatever has been given.

Studies have also demonstrated the importance of teaching materials, as well as the capacity of functional labs and libraries in schools, in promoting high-quality education (Okongo, Ngoa, Rop & Nyongesa, 2015). However, the teaching materials' costs increased as a result of the economic downturn. Given the high foreign currency rate brought on by the poor economic conditions, the high cost of teaching supplies and equipment keeps them out of the grasp of the majority of institutions. Yenle (2017) stated that it is also obvious that the government is affected by the same crisis as they have trouble disbursing grants, paying worker's compensation, buying books, subscribing to journals needed for effective delivery of the curriculum, training staff at workshops, conferences, and seminars, as well as keeping up with the rate of renovation of dilapidated buildings. stated that it is also obvious that the government is affected by the same crisis as they have trouble disbursing grants, paying worker's compensation, buying books, subscribing to journals needed for effective delivery of the curriculum, training staff at workshops, conferences, and seminars, as well as keeping up with the rate of renovation of dilapidated buildings.

United Nations Educational, Scientific and Cultural Organization [UNESCO], (2009) The research suggests that the current state of affairs will almost certainly negatively affect enrollments in Benue State in particular and may even undo recent progress achieved toward the elusive goal of universal primary school completion. Where students incur some direct schooling costs, however small, poorer students may have to forego schooling. And since the crisis could lead to tighter credit markets, households and schools had fewer resources to buffer themselves, and students, especially in universities, may not be able to obtain student loans necessary to stay enrolled. Additionally, the need for kids to work outside the home and for children and youth to replace adults in home production may rise as more household members feel the obligation to make a living. Due to these consequences, there may be a decline in student performance and an increase in dropout rates.

Arbache and Page (2007) discovered that education and other markers of human development and growth had an unbalanced relationship. According to the authors, school completion rates are significantly lower in nations that are suffering growth slowdowns brought on by things like economic recessions, and they are inversely connected with growth falls. This study empirically explored the effects

of the economic downturn on secondary school education in Benue State against this backdrop. There is a dearth of literature on the effects of economic recession on education in States in Nigeria, despite the fact that it is no longer news that Nigeria is technically out of recession. The topic that motivated this study is thus: How much has Nigeria's economic recession affected secondary school education in Benue State?

2. Literature Review

2.1 Conceptual Framework

2.1.1 Concept of Economic Recession

Economic recession has been defined differently by authorities. National Bureau of Economic Research (2016) defined recession as a significant decline in economic activity spread across the economy, lasting more than a few months. Benjamin (2017) Recession is characterized as a stage of the economic cycle that follows two consecutive quarters of negative growth. This demonstrates low output and investment, abnormal increases in unemployment as a result of significant job cuts, declines in the accessibility of credit facilities, fluctuation in the exchange market (instability in exchange rate), illiquidity and downsizing and dismissals, as well as decreased trade and commerce. Enejeta (2016) identified the following as the effects of economic recession on the average person: job loss, which affects the stability of families and individuals; extremely high unemployment rates during a recession period, which makes it difficult for families and individuals to find jobs, no matter how menial, to pay bills; changes to lifestyles; lower incomes cause a decrease in dining out, entertainment, and extracurricular activities.

It is important to note that during a recessionary period, most people will always go for cheaper substitutes, that is, from expensive to less expensive ways of living including access to education; many will strive hard to get off debt thereby collecting loans and credits to offset bills. Deducing from the definitions provided, economic recessions in the context of this work occurs when the growth rate of a country measured in terms of its annual Gross Domestic Products (GDP) takes a negative value. That is, recession is a situation where a country assumed negative growth rate which if allowed, a depression may occur. Kamar (2012) stated that usually, recession may be triggered by financial crisis and or credit crunch, as well as demand and supply side shocks. According to Emunemu (2017) the signs of recession in a country include persistent increase in unemployment, depressing profits by companies, increase in prices of essential commodities, inability of debtors to pay back their debts, increasing cases of workers retrenchment by companies and their inability to fill available vacancies, reduction in property and stock prices

as well as their demand, consistently decline in a country's Gross Domestic Product when people develop low saving habits.

Globally, the concept of recession is not new; for example, the Great Depression of the 1920s in Britain, which occurred when the market forces failed to effectively regulate the economy as claimed by the classical school of economic thought, contributed to the emergence of the Keynesians economists. Another economic crisis in the United States was caused by the 2008/2009 collapse of the sub-prime mortgage market, and its effects were unsuccessful in many nations, including Nigeria. The 2016 economic downturn in Nigeria was, however, linked to elements including the decline in the price shocks and volatility of crude oil, which were made worse by oil pipeline vandalism and the depletion of foreign reserves by the previous governments. Nigeria's recession was triggered by a sharp drop in government revenues and a drop in consumer spending ((Eneji et al., 2016). The Nigerian government inability to earn as much money as it had been before the reduction in oil prices led to a decrease in revenue and government spendings. The main causes of the economic recession include the mono-product economy structure, significant reliance on crude oil export, and official corruption.

2.1.2 Concept of Education

Education is the most important weapon that individuals and the society can use to fight different forms of vulnerabilities. Education paves way for the acquisition of knowledge and skills that are worthwhile. European Commission (2013) stated that while education matters more than ever, the crisis is putting pressure on public budgets. This pressure is mostly felt in primary and secondary education because at these levels, public funding accounts on average for 92% of all funds. Education in Nigeria is seen as the right of every school aged child, regardless of gender, ethnicity or geography. Thus, governments at all levels view education as a social services needed to be provided to the citizens to enable them contribute to national development. This therefore means that education cannot achieve its aim of producing responsible individual and transforming societies when it is infected by man-made problems like economic recession.

2.2 Theoretical Review

2.2.1 Keynesian theory

This theory was propounded by John Maynard Keynes (1883–1946), he is regarded as the founder of modern macroeconomics. His most famous work, *The General Theory of Employment, Interest and Money*, was published in 1936. This study was anchored on the

Keynesians theory of economic recession put forward in 1936. Before Keynes at his associated came up with is today called the Keynesians school of thought, the classical school then argued that the economic will also be at its bets when forces of demand and supply are allowed to regulate and control economic activities. This assumption was proved wrong when in the 1930s, the economy of the “Great Britain” experienced recession that led to the great depression with its attendant consequences in other parts of the world. Keynes theory assumed that government intervention is critical to maintaining stability and growth in the economy. Keynesians theory of economic recession viewed economic recession as a product of decrease in demand for outputs. That is, during a recession, total spending in the economy has a significant impact on economic production. Thus, Keynes believed that the government should push through significant economic investment by erecting roads, bridges, and other public works in order to break the cycle of economic slump. According to the theory, the level of economic activity is reliant on total demand, and if demand is low, among other difficulties, a recession and significant unemployment will occur.

This theory is relevant to the present study considering the fact that Nigeria is a mono-economy with the oil sector as its major sources of foreign exchange earnings. Thus, the economic recession experienced in Nigeria in 2016 for example was caused majorly by decreasing in earnings from oil attributed largely to a decline in the world demand for the product. Since educational financing depends on government revenue, the sector was also affected both in terms of its capital and recurrent expenditure.

2.3 Empirical Review

Many studies have focused on the effect of the economic downturn on education. For instance, Eneji, Mailafia and Umejiaku (2016) conducted an analytical study of the socioeconomic environment of Nigeria's economic recession. Two econometric models are used in the study's multiple regression analysis of time series data on chosen macroeconomic variables. The findings indicate that these variables have a negative impact on sustainable development and economic progress. According to the analysis, Nigeria can emerge from its economic downturn. It suggested that Nigeria needed structural and fiscal reforms to bring about positive economic progress. Nigeria should work to diversify its economy, become independent and free of corruption, consume largely domestically produced food, and manufacture its own products.

Similar to this, Bamigboye, Ede and Adeyemi (2016) investigated how the economic crisis affected schooling in southwest

Nigeria. According to the survey data gathered, the current economic crisis in Nigeria had a noticeable effect on the education industry as several State Governments went on to make significant budget cuts in this area. The study's findings indicate a difference between states that cut education spending due to the economy or a financial crisis and those that increase funding for the sector during those times. According to the study's findings, the economic downturn in Southwestern Nigeria has had a negative effect on schooling. This study came to the conclusion that an appropriately funded educational system, if pushed and handled honestly, is capable of producing large numbers of fully developed human talents whose innovative thinking may rescue any country from an economic catastrophe.

Furthermore, Ochai and Ogwa (2018) studied how the economic downturn affected the administration of public secondary schools in the state of Benue. A descriptive survey design was used in the study. 2,194 respondents from public secondary schools in Benue state (including 83 administrators and 2,111 instructors) made up the study's sample. Through the use of random selection, 231 instructors and 21 principals were chosen at random from the population. The 29-item questionnaire used for data collection was the method. Utilizing the mean, standard deviation, and t-test statistic, the data acquired were evaluated. The study's findings also showed that personnel management in secondary schools is impacted by the current economic climate. It was suggested, among other things, that the government of Benue State provide regular financial grants to public secondary schools.

Obiakor (2021) did a study on how inflation and the recession are affecting secondary school students' education in Enugu State's Oji River Educational Zone. The investigation used a survey approach. Surveys were used as the research design for the study. The research instrument was a closed-ended questionnaire. Two professionals validated this instrument. The instrument's dependability was examined using the test-retest methodology. A sample size of 360 (5%) teachers from the population of 1786 secondary school teachers in the region were randomly selected. The data analysis technique used was the mean statistic. The mean statistic was used as the data analysis technique.

Findings showed that the economic downturn significantly increased the number of unemployed, the cost of living, the budget deficit, bond rates on the rise, and other hardships for the populace. It also significantly increased the amount of poor quality and ineffective secondary school instruction. The study suggested that government funding for education should be increased by urging the government to consistently enact long-lasting policies and stand firm in staging a war against corruption, as well as by encouraging the government to employ

qualified teachers who are knowledgeable in various fields to teach in our secondary schools.

Anele (2020) conducted a study to investigate the influence of economic recession on the management of public secondary schools in Rivers State. The study adopted a survey research design. The sample size of the study was achieved by simple random sampling technique, a sample size of 3 female and 3 male principals were selected each from 15 public senior secondary schools in 15 local governments bringing the total respondents to 90. The instrument used for data collection was structured questionnaire. Results obtained showed that economic recession negatively influences social activities as well as the teaching-learning process, laying off of teachers in public school is not the best option to elevate the effect of economic recession on public senior secondary schools. It was therefore, recommended that teachers should be paid regularly, teachers, students, parents should try and adapt to the economic situation by managing available resources. And government should diversify the sources of revenue through improvement in solid minerals and agricultural to boost the economy. In fact to crown it all, all government at all levels should increase the educational budget.

3. Methodology

Causal research design was adopted for this study. The causal research design is useful when exploring effects of independent variables on dependent variable. The data was collected through the distribution of questionnaires. The nature of the questionnaire used for this study was a five-point Likert-scale, ranging from “strongly agree” to “strongly disagree” (5 = ‘Strongly Agree’, 4 = ‘Agree’, 3 = ‘Undecided’, 2 = ‘Disagree’ and 1 = ‘Strongly Disagree’). Simple random sampling was applied in this study. A target population of 670,464 for 23 LGA of Benue state was considered in this study, out which a sample size of 400 respondents was drawn based on Yamane formula. A total of 339 questionnaires were returned for analysis.

Taro Yamane formula used is as thus;

$$n = \frac{N}{1 + N * (e)^2}$$

Where:

n= Sample size

N= Population of the area

e= Error of margin

Inputting the values in the formula;

$$\frac{670,464}{n} = [1 + 670,464(0.05^2)]$$

$$\frac{670,464}{[1 + 670,464(0.0025)]}$$

$$\frac{670,464}{[1, 676.16]}$$

$$\frac{670,464}{1,676.16}$$

$$= 399. 76.$$

This study adopted Partial Least Square Structural Equation Modelling (PLS-SEM) (Hair Jr, Sarstedt, Hopkins & Kuppelwieser, 2014) The PLS-SEM in study tested for the measurement model and the structural model.

3.1 Validity and Reliability of the Instrument

Validity of an instrument focuses on the extent to which the research instrument measure what it is intended to measure accurately. The validations of the questionnaire used for this study covered both face and construct validity. This was carried out by three experts, one from test and measurement unit, department of educational foundations, another from the department of business administration and the other from the department of English language all from the Nasarawa State University Keffi. After the experts' judgments, corrections and suggestions made were included in the development of the draft copy of the questionnaire used for reliability test.

Reliability of a research instrument entails consistency of results even after repeated administration on the same sampled respondents. The reliability of this questionnaire was ascertained a pilot study conducted carried on 100 respondents in Lafia Metropolis of Nasarawa State. Cronbach Alpha Coefficient technique Tavakol and Dennick, (2011) was used to determine the reliability of the questionnaire. A reliability coefficient of 0.781 was obtained which was greater than 0.70 used as the rule of thumb, signifying that the questionnaire was reliable.

3.2 Measurement Model

The measurement model assesses the constructs involved in the study, which is to determine whether the indicators such as, Composite reliability (CR), convergent validity, average variance extracted (AVE) and discriminant validity, as described by (Hair, Ringle, & Sarstedt, 2011; Hair, Sarstedt, Ringle & Mena, 2012) and Henseler, Ringle & Sinkovics, 2009) and met their required threshold.

4. Results and Discussion

Table 1: Convergent Validity

Construct	Items	Loadings	AVE	CR
Funding	FU1	0.722	0.543	0.853
	FU2	0.833		
	FU3	0.559		
	FU6	0.701		
	FU7	0.834		
Households	HSH2	0.570	0.508	0.836
	HSH3	0.662		
	HSH5	0.732		
	HSH7	0.827		
	HSH8	0.745		
Recession	RES1	0.829	0.618	0.866
	RES2	0.738		
	RES6	0.801		
	RES7	0.774		
Teachers and students Quality	TSQ5	0.842	0.635	0.776
	TSQ6	0.749		

Where: FU= Funding, HSH= Household, RES= Recession and TSQ= Teachers and student Quality.

Source: Author's Compilation

Table 1 shows the result of the convergent validity for the constructs (Variables) under study. The results thus demonstrated a high level of convergent validity of the latent construct and used in the model. An AVE value of at least 0.5 indicates sufficient convergent validity, meaning that a latent variable can explain at least half of the variance of its indicators on average.

Table 2: Fornell and Larcker Discriminant Validity

	FU	HSH	RES	TSQ
FU	0.737			
HSH	0.641	0.713		
RES	0.585	0.629	0.786	
TSQ	0.422	0.239	0.625	0.797

Source: Author's compilation

Table 2 show the discriminant validity result. The boldened values on the diagonal are greater than the correlation of value of the variables. Therefore, the Results in able 3 indicated that discriminant validity was established.

3.3 Structural Model

Structural model fitness was examined after measurement model assessment has been met and fitness is shown to be acceptable. The structural or inner model consists of the factors and the arrows that connect one factor to another. The loadings of the direct paths connecting factors are standardized regression coefficients. To ensure that the final estimated result from the PLS is true, it is important to determine the fitness of the model. The fitness of the model can be assessed in the following ways; testing for collinearity of the structural model, assessing the significance and relevance of the structural model relationships, the level of the R^2 values, and the f^2 effect size (Tenenhaus, Vinzi, Chatelin & Lauro 2005). Höck and Ring (2006) described results above the cutoffs 0.67, 0.33 and 0.19 to be “substantial”, “moderate” and “weak” respectively. The R-square here would be considered to be of moderate strength or effect. To assess multicollinearity in the structural model, tolerance or VIF criteria may be applied, discussed and illustrated. The VIF benchmark should be less than 4.

The f-square effect size measure is another name for the R-square change effect. The f-square coefficient can be constructed equal to $(R^2_{\text{original}} - R^2_{\text{omitted}})/(1 - R^2_{\text{original}})$. The denominator in this equation is “Unexplained”. The f-square equation expresses how large a proportion of unexplained variance is accounted for by R^2 change (Hair et al., 2014). Following Cohen (1988), .02 represents a “small” f^2 effect size, .15 represents a “medium” effect, and .35 represents a “high” effect size.

Table 3: Structural Fitness Indices

Construct	Items	VIF	R ²	f ²	Q ²
Funding	FU1	3.027	0.324	0.521	0.331
	FU2	2.457			
	FU3	2.849			
	FU6	2.947			
	FU7	2.712			
Households	HSH2	1.271	0.395	0.653	0.386
	HSH3	1.270			
	HSH5	1.918			
	HSH7	2.143			
	HSH8	1.936			
Recession	RES1	1.658	0.391	0.641	0.386
	RES2	1.305			
	RES6	2.770			
	RES7	2.514			
Teachers and students Quality	TSQ5	1.080	0.391	0.641	0.386
	TSQ6	1.080			

Source: Author's Compilation

Table 3 also presents the VIF diagnostic and estimated PLS weights for the indicators of all the items from the questionnaire. A common rule of thumb is that problematic multicollinearity may exist when the variance inflation factor (VIF) coefficient is higher than 4.0 (some use the more lenient cutoff of 5.0). None of the original indicators had VIF greater than 5. The overall effect size measure for the structural model, as in regression, indicated that 34.2%, 39.5% and 39.1% of the variation in the funding, households and quality of teacher and students respectively, are explained by the effect of recession. The f-squared is considered high effect because funding, households and quality of teacher and students have value of 0.521, 0.653 and 0.641 are greater than .35 which represented a "high" effects respectively.

The Q² was estimated by the blindfolding method. The values of the Q² are 0.331, 0.386 and 0.386 indicated that since they are greater than zero, they have predictive relevance for this study.

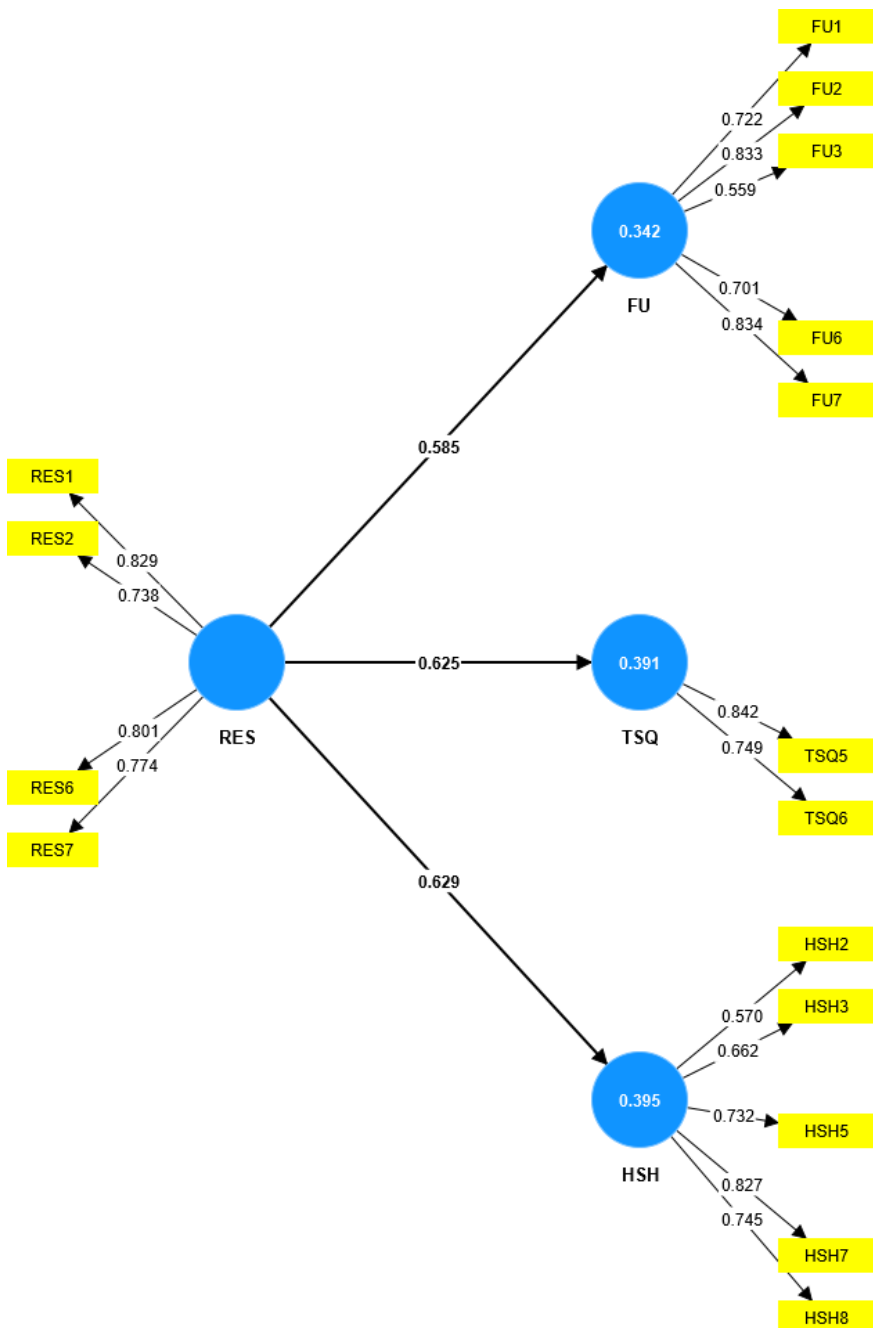


Figure 1: PLS-SEM Structural Model

Source: Author's Compilation

TABLE 4: PLS-SEM Result

Variable	Coeff	T statistics	P values
RES -> FU	0.585	11.655	0.000
RES -> HSH	0.629	19.812	0.000
RES -> TSQ	0.625	17.743	0.000

Source: Author's Compilation

Hypothesis One

HO₁: Economic recession has no significant impact on the provision of the funding of educational in Benue State

The decision rule is that if the p-value is less than the level of significance of 0.05, the null hypothesis will be rejected while the alternate hypothesis is accepted. But if the p-value is greater than the level of 0.05, accept the null hypothesis and reject the alternate.

As shown in Figure 1 and Table 4 the standardized regression weight for Economic Recession (RES) on Funding (FU) is 0.585, suggesting that this path is statistically significant at $\alpha = 0.05$. It is therefore concluded that the null hypothesis is rejected while the alternate hypothesis is accepted, thus, economic recession has significant impact on the provision of the funding of educational in Benue State.

Hypothesis Two

HO₂: There is no significant impact of economic recession on teachers and students quality in educational institutions in Benue State.

As shown in Figure 1 and Table 4 the standardized regression weight for Economic recession (RES) on Teacher and student quality (TSQ) is 0.625, suggesting that this path is statistically significant at $\alpha = 0.05$. Hence, the null hypothesis is rejected while the alternate hypothesis is accepted implying that, there is significant impact of economic recession on teachers and students quality in educational institutions in Benue State.

Hypothesis Three

HO₃: Economic recession has no significant impact on students' households in Benue State.

From Figure 1 and Table 4 the standardized regression weight for Economic recession (RES) on Students' household (HSH) is 0.629, indicating that this path is statistically significant at $\alpha = 0.05$. Since the p-value 0.000 is less than the significance level of 0.05 as shown in Table 5. Therefore, the null hypothesis is rejected while the alternate hypothesis is accepted implying that, economic recession has a significant impact on students' households in Benue State.

4.1 Discussion of Findings

The findings on the impact of economic recession on funding of secondary school education revealed that recession affected the provision of instructional materials and infrastructure, school renovation and maintenance was difficult and that education allocation in the budget was reduced. The finding from the test of hypothesis revealed also that the null hypothesis was rejected and the study concluded that economic recession has significant negative impact on funding of education in the study area. This finding supported the view of (Bamigboye et. al. 2016) who found that States cutting budget on education because of economy, economic downturn and those pumping more fund education sector in the mist of economic crises. The study concluded that economic recession has impacted negatively on education in Southwestern Nigeria.

Similarly, the result of the impact of economic recession on teachers and students quality was found to be significant. The finding is consistent with the study of Ochai and Ogwa (2018) examined influence of economic recession on the management of public secondary schools in Benue state. The result of the study also indicated that economic recession influence personnel administration in secondary schools. It was recommended among others that Benue state government should support public secondary schools with financial grants regularly.

Furthermore, the findings from the results of analysis found that economic recession led to a reduction in household income, high cost of living, and withdrawal of children from schools and decreased in households' savings and investment. This is in conformity with the view of Obiakor (2021) the impact of inflation and economic recession on education of secondary school students in Oji River educational zone, Enugu State. The research adopted survey method. Findings revealed that economic recession has caused unemployment, lower wage, high taxation, budget deficit, rising bond yields and untold hardship on the people to a great extent and propel Poor quality and ineffective teaching

in secondary schools to a great extent, and; government failure to respond to cry of the masses to a great extent.

5. Conclusion and Recommendations

This study examined the impact of economic recession on secondary school education in Benue State. The findings revealed that recession experienced in Nigeria in 2016 affected the funding of education as budgetary allocation to the sector was cut down thereby limiting the provision of instructional materials and infrastructure. The study also found that recession affected teachers and students. Teachers' salaries and allowances were delayed; their debt profile increased and that they were not sponsored to attend refresher courses. Students' dropout rate increase, they were not given enough pocket money and a lot of them were transferred from private to public schools. The study further revealed that households were also affected as their income reduced, they were not able to sponsor all their children and households' cost of living was high. Based on this, the study concluded that economic recession impacted negatively on education in Benue State.

Based on the findings of this study, the following have been recommended among others:

- i. Government should ensure that adequate policies and measures are adopted so prevent the country from another round of economic recession considering its negative multiplier effect on education in States
- ii. Government should diversified the revenues sources by way of thinking outside the box, rather than depending on the federation allocation so as to minimize the impact of recession on education in an even where it occurs
- iii. Households should not depend on government paid jobs, rather children should be enlighten and train on how to be self-reliance. This can be achieved by way of diversifying households' income and investment portfolio.

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