An investigation into the impact of COVID-19 on private schools in Gwagwalada area council of FCT, Nigeria

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ABSTRACT

The study investigated the impact of COVID-19 on private schools in Gwagwalada area council of FCT, Nigeria. Questionnaire was adopted for the study. The sample of the study comprised 80 private schools administrators. The researcher used purposive sampling technique to select the sample from the population for the study. To ensure the validity of the instrument, test retest was employed to validate the reliability of the instrument. Simple percentage and chi-square was used to analyze the data collected for the study. The result collected revealed that COVID-19 Pandemic has impact on private school finances; COVID-19 Pandemic influences retrenchment of staff in private school; COVID-19 government intervention funds did not get to private schools proprietors and majorities of proprietress of private schools in Gwagwalada area council have not been able to pay their staff for the past two months of the COVID-19 pandemic. Based on this findings, the researcher hereby recommends that the government should provide specially intervention funds for the private schools with low interest rate. Based on the results obtained from the study, it was recommended that government at the federal and states levels should make provision for the private schools to access special intervention loans with low interest rate so that the private schools owners should be able to pay salaries to their staff.

Keyword: COVID-19, impact, private schools.

1. INTRODUCTION

By 2050, Nigeria is forecast to have 400m people, meaning it will overtake the United States as the world’s third-most-populous country. The starkness of this fact (its population is currently about 200m) illustrates the degree to which demography will shape Africa’s future (1). Nigeria has a federal system of government with 36 states and the Federal Capital Territory of Abuja. Within the states, there are 744 local governments in total. The country is multilingual, and home to more than 250 different ethnic groups (2).

Nigeria’s education system encompasses three different sectors: basic education (nine years), post-basic/senior secondary education (three years), and tertiary education (four to six years, depending on the program of study). According to Nigeria’s latest National Policy on Education (3), basic education covers nine years of formal (compulsory) schooling consisting of six years of elementary and three years of junior secondary education. Post-basic education includes three years of senior secondary education. Nigerian educational sector is the largest in Africa.

The Nigerian policy on education (3) stipulated that formal secondary education can also be established and managed by voluntary agencies, communities and private individuals after meeting the set minimum standards. (6) Cited (16) who observed that formal education in Nigeria can be traced to 1840s and has since its inception undergone radical changes. In the early years, secondary schools were mainly established and owned by missionary bodies and later by private individuals who managed them at their own discretion. The increase in the number of private secondary schools in Nigeria can be attributed to neglect and gross underfunding of public schools by successive governments, treatment of teachers with disdain, irregular payment of salaries as well as low salaries for teachers.
For more than four decades now Private schools have run as profit oriented enterprises, often owned by an individual, cooperating individuals, voluntary agencies or faith based organizations. Private ownership of schools as earlier noted, dominated the education landscape of the country during the mid-Nineteenth Century leading up to the later part of that Century. The missionaries were predominantly responsible for those schools. Private schools have persisted since then. (4, 5).

Proprietors in Nigeria who owns private secondary schools employs school administrators to help them manage it. The private schools operates under the supervision of federal or states government through the ministry of education. The ministry of education both at the federal and states are empowered to regulate, supervise and inspect the private schools with the aims of ensuring that they are abiding to the directive given to them based on the national policy on education. The private schools are formed with the objectives of making profit. The sources of the private schools come through payment of school fees and donation from parents.

(6) Cited (7) who states that there are a large number of private secondary schools in Nigeria which are mostly expensive when compared to public or government owned schools, and are located in urban centres. In structure, private secondary schools in Nigeria have smaller classes, with student ratio approximately twenty to thirty students per class, with modern equipment and better learning environments. Most teachers in these institutions possess at least a bachelor's degree in a specific course area and are sometimes sent for workshops or short term programs. Most private schools include the U.S. K-12, International Baccalaureate or Cambridge International Examination curricula, which allows the students to take international examinations such as the International General Certificate of Secondary Education (IGSCE) during their final year in school (6, 7).

Private schools have persisted since then. Private schools can be categorized according to fee regimes, as Low Fee Paying (LFP) and High Fee Pay (HFP). The fee regimes are directly determined by owner's defined standards and characteristics and not subject to government regulation. Fee payment determines access and sometimes quality of programmes available in each school. Private schools are run on the basis of cash for provision mostly (4, 5).

(4) cited (5) report that reveals the following are the features of private schools in Nigeria: financed privately, managed and run privately, operate in environment less the standard of Public Schools, Process of Personnel recruitment / quantity /quality of personnel strictly restricted, conditions of service strictly restricted, monitoring/evaluation system largely unknown, admission criteria/process determined by school ,teacher development/Training largely unknown, quality assurance measure largely undisclosed ,government recognition largely unknown for many private schools, all year round admission, indiscriminate registration of candidates for certificate examinations, ready platforms as —miracle centresl, limited/Non availability of facilitates e.g. laboratories, libraries, demonstration farms, play grounds, etc. and irregular school attendance by pupils.

Private schools are known for quality education. High charging private schools across the country provides quality education services for its customers. They perform well academically, have standard facilities, disciplined students, and good school climate.

(6) There is no doubt that private involvement in the establishment of private secondary schools have contributed to the development of education in Nigeria. Advantages of private education among others are: provision of access to secondary education, effectiveness and efficiency in management, setting a stage for healthy competition between the public schools and the private sector, dedication of staff members to duty, minimal record of social vices such as cultism, examination malpractices, absenteeism and lateness to school by students, and so on. Despite these advantages, private secondary school administration in Nigeria still contend with a number of issues due to the dwindling state of the economy, which has affected quality delivery.

Private schools are subject to the prevailing economic condition of the country. Private schools due to their nature of ownership are prone to external attack such as economic recession or natural disaster.

According to (8) “nearly all private schools in Nigeria have their funding through parents and guardians” and the reason according to them is because “in all these schools, income is declining but requirements are not”. Those who are able to fund the development of their schools charge exorbitant fees that now makes quality education beyond the reach of the common man.
They went further to arguing that during recession, citizens find it difficult to pursue education as a result of increase in tuition fees since prices of things are normally at the increase during recession.

The March 19th, 2020 a circular from Federal Ministry of Education directing all educational institutions to close down also affected all the private schools in Nigeria. The impact of the COVID-19 pandemic is more felt by the private sectors in the country. It is pertinent to investigate the COVID-19 pandemic impact on the private schools in Nigeria and in Gwagwalada area councils of FCT, Abuja, Nigeria.

2. PURPOSE OF THE STUDY

The objective of this study is to investigate the impact of COVID-19 on the private schools in Gwagwalada area council of FCT, Nigeria. The sub-objectives of this study are as follows:

1) To find out the impact COVID-19 Pandemic on private school finance
2) To find out if COVID-19 Pandemic has influence retrenchment in private schools
3) To find out the impact private schools get COVID-19 government intervention
4) To find out if private schools were able to pay salaries for their staff for the past two months of COVID-19

3. HYPOTHESES OF THE STUDY

The following hypotheses were formulated for the study base on the research questions.

H0: There is no significant relationship between COVID-19 Pandemic and private school finance
H1: There is significant relationship between COVID-19 Pandemic and private school finance
H0: There is no significant relationship between COVID-19 Pandemic and retrenchment in private schools
H2: There is significant relationship between COVID-19 Pandemic and retrenchment in private
H0: There is no significant relationship between private schools and COVID-19 government intervention
H3: There is no significant relationship between private schools and COVID-19 government intervention
H0: There is no significant relationship between private schools and payment of salaries for the past two months for their staff.
H4: There is no significant relationship between private schools and payment of salaries for the past two months for their staff

4. LITERATURE REVIEW

On 27th February 2020 the Federal Ministry of Health announced the confirmation of the first case of Corona virus disease in Lagos State, Nigeria. In the same communication the Honourable Minister of Health announced that the Multi-sectoral Coronavirus Preparedness Group led by the Nigeria Center for Disease control (NCDC) has immediately activated its National Emergency operations Center4. Since then, in less than 2 months, Nigeria has reached more than 50 cases across the country (10).

On March 19th, 2020 a circular from Federal Ministry of Education has granted an approval for the closure of all school commencing from Monday 23rd March 2020 to prevent the spread of the Corona virus (COVID19). Three months ago, the Director General of the World Health Organization (WHO) declared the outbreak of the coronavirus disease 2019 (COVID-19) on 30th January 2020 a Public Health Emergency of International Concern (PHEIC (10)).

There are limited empirical studies on COVID-19 since it outbreak. Some of the available COVID-19 studies on different aspects of educational institutions include that of (11) who did a study to investigate the impact of COVID-19 pandemic on higher institutions in FCT, Abuja, Nigeria. The study was carried out in Abuja. Survey
research design was used for the study. Simple random technique was used to select the 200 respondents from the four sampled public institutions in Abuja. Questionnaire was used to collect information. The reliability of the instrument was determined through the test re-test method. The data collected were analyzed using the simple percentage and chi-square. The result showed that 100% of the respondents agreed that COVID-19 pandemic have led to the suspension of academic calendar of higher institutions in FCT, Abuja, larger percentage of the respondents believes that COVID-19 pandemic have led to the suspension of research programme of higher institutions in FCT, the majorities agreed that COVID-19 pandemic have led to the suspension of community service of higher institutions in FCT, Abuja. This result also revealed that 100% of the people sampled agreed that adoption of online education is the measure of reducing the impact of COVID-19 effects on higher institutions in Abuja. Based on this finding, the researcher recommends that the government should increase the funding of higher education to enable these institutions switch to the online form of education.

(12) Also carried out a study to find out the perception of undergraduate students on the impact of covid-19 pandemic on higher education development in Federal Capital Territory, Abuja, Nigeria. This study adopted the descriptive research design of the survey type. The study population comprised all higher institutions in FCT, Nigeria. Out of this population, a sample of two higher institutions was taken and selected through the stratified random sampling technique. Out of the 2,05,878 undergraduate students, 200 undergraduate students made up of final years students were selected from the sampled two higher institutions. The method of selection was also through the stratified random sampling technique. The instrument used to collect data for the study was a questionnaire titled “Perception of Undergraduate Students on the Impact of COVID-19 Pandemic on Higher Institutions Development Questionnaire. The questionnaire was in two parts A and B. Part A was demographic. The reliability of instrument was determined using the test-retest reliability techniques. The instruments were administered through the use online medium. Data collected were analyzed using simple percentage and Chi-square test was used to test the hypotheses. Result collected and analyzed showed that; 100% of the respondents agreed that Covid-19 pandemic affects the academic calendar of higher institutions; 90.5% of the respondent agreed that Covid-19 pandemic would have effect on implementation of higher institutions financial budget for 2020; 94.5% of the respondents agreed that Covid-19 pandemic have relationship with reduction of manpower in higher institutions; 100% of the respondents agreed that Covid-19 pandemic have relationship with the cancelation of academic conferences of higher institutions and 89% of the respondents agreed that online education is the alternative measures for conversional in class teaching and learning for future occurrences of any pandemic.

(13) Conducted a study is to examine the impact of Covid-19 pandemic school closure down on the research programme of higher institutions in Abuja, Nigeria. Descriptive survey design was used for the study and 4 research questions was developed for the study. Random sampling method was used to select 120 researchers in the four sampled institutions. The instrument used for collection of data was a structured questionnaire. Result collected revealed that 100% of the respondents agreed that Covid-19 pandemic school closure have impact on research program of higher institutions in FCT, 100% of the respondents agreed that Covid-19 pandemic will affects the flow of international research grants into higher institutions in FCT, 92% of the respondents agreed that Covid-19 pandemic will affects government funding of research higher institutions in FCT and 100% agreed that higher institutions as part of their community services by creating awareness to the general public on prevention of Covid-19. The study also showed that 100% of the respondents agreed that higher institutions in Federal Capital Territory are collaborating with other institutions on the research for Covid-19 vaccine while 69.17% of the respondents agreed that higher institutions in FCT are producing face masks for free distributions for the people to protect them from containing the Covid-19 in Abuja. Based on this finding, this paper thereby recommends that government should increase the funding of research programme in Abuja and other higher institutions in the country.

(14) Observed that the COVID-19 pandemic has made a major impact on higher education and affected students’ livelihoods and attainment of education. To help students during these challenging times the Federal CARES Act was established to provide financial relief and support students in their time of need. However, not all students are eligible to participate and these limitations have impacted funding to specific institutions. The research study examined the implications of the CARES Act for higher education by assessing the current factors associated with the national funding model. Additionally, three additional models were created.
to estimate the FTE impact and approximated the financial implications of the Act in relation to the unserved or excluded populations. A survey was conducted to understand current student essential needs and the implications of COVID-19 on their livelihoods. The survey was reverse engineered to understand enrollment patterns to determine the proportionality of needs based on the enrollment patterns. Overall, the comparison of data models in addition the student mixed methods survey finds outline there is clear evidence that online and other special student populations have been equally or potentially more impacted that the population that the CARES Act of higher education was intended to serve.

(15) Did a study to investigate the effects of COVID-19 Schools close down on the Senior Secondary School Academic Programme. A survey research design was adopted for this study. This research work was carried out in Abaji area council of FCT, Abuja, Nigeria. There are a total number of eight (8) secondary schools in the area of study. Out of the entire teacher population in the area council, (80) teachers were sampled because of the school close down problem. A structured questionnaire, titled the ‘Effects of COVID-19 Schools Close Down on the Senior Secondary School Academic Programme Questionnaire’ (ECSCDSSAPQ) was used for obtaining information for the study. Simple random techniques were used to select the sample size. The reliability of the instrument was determined through the test re-test method. Data collected were analyzed using simple percentage. Result collected revealed that 80 (100%) of the respondents strongly agreed that COVID-19 Schools close down would affect the academic programme of Senior Secondary Schools; 80 (100%) of the respondents strongly agreed that COVID-19 schools close down has led to suspension of internal and external examinations reduction in investment on education; 80 (100%) of the respondents strongly agreed that COVID-19 schools close down has led to suspension of teaching and learning in Schools; 80 (100%) of the respondents strongly agreed that COVID-19 schools close down has affected the academic calendar of senior secondary schools and 80 (100%) of the respondents strongly agreed that COVID-19 schools close down has led to the suspension of all extra-curriculum activities in Senior Secondary Schools. The paper recommends that the Minister of education should direct all Senior Secondary Schools administrators to come up with strategies to cover up the one month teaching and learning gap created as result of the COVID-19 schools closed down.

From the above review, it is obvious that there is a research gap on COVID-19 impact on private schools in Nigeria and other part of the World. Based on this research gap, this study is aimed to investigate the impact of COVID-19 on private schools in Gwagwalada area council of FCT, Abuja, Nigeria.

5. METHODOLOGY

The study investigated the impact of COVID-19 on private schools in Gwagwalada area council of FCT. Nigeria. Survey design was used for this study. The sample of the study comprises 80 private schools administrators drawn from the population using purposive sampling technique. It was purposive because the sample was accidentally drawn from the forty private schools.

The researcher used questionnaire instrument for data collection. The questionnaire was developed by him for only the study. The questionnaire was validated by four lecturers from University of Abuja. The instrument was titled (Investigation of the Impact of COVID-19 on Private Schools). The questionnaire was designed to have two parts: Part- A to seek information of the personal data of the respondents and Part- B required the respondents to indicate their perceived problems of curriculum implementation. The rate scale for the study was four point rate scale of Strongly Agree (SA), Agree (A) and Disagree (D), Strongly Disagree (SD). Reliability of instrument was established by test retest reliability method. This procedure measured the degree of consistency overtime. A total of 20 copies of the questionnaire (ICPS) were distributed out to the 20 respondents that were used in the study by researcher in the closer area council in FCT. Two weeks later, the same questionnaire was redistributed to the same group of private schools administrators in Kuje area council. The result collected showed 0.75.
The researcher personally went to the various schools to administer the questionnaire observing the rule of social distance. All the eighty questionnaire distributed to the respondents were collected. The data collected was analyzed using simple percentage. The hypotheses were tested using chi-square.

6. HYPOTHESES OF THE STUDY

The following hypotheses were formulated for the study based on the research questions.

H0: There is no significant relationship between COVID-19 Pandemic and private school finance
H1: There is significant relationship between COVID-19 Pandemic and private school finance

H0: There is no significant relationship between COVID-19 Pandemic and retrenchment in private schools
H2: There is significant relationship between COVID-19 Pandemic and retrenchment in private schools

H0: There is no significant relationship between private schools and COVID-19 government intervention
H3: There is no significant relationship between private schools and COVID-19 government intervention

H0: There is no significant relationship between private schools and payment of salaries for the past two months for their staff.
H4: There is no significant relationship between private schools and payment of salaries for the past two months for their staff.

7. RESULT ANALYSIS

Research Question one: Does COVID-19 Pandemic has impact on private school finances?

Table one: Responses on if COVID-19 Pandemic has impact on private school finances.

| S/N | Item                                           | Strongly Agree | Agree | % | Disagree | Strongly Disagree | % | Total |
|-----|-----------------------------------------------|----------------|-------|---|----------|-------------------|---|-------|
| 1   | COVID-19 Pandemic has impact on private school finances | 80             | -     | 100 | -        | 100               | 80 |       |

The table one result on research questions one item one revealed that 80(100%) of the respondent ticked agreed that COVID-19 Pandemic has impact on private school finances.

H0: There is no significant relationship between COVID-19 Pandemic and private school finance
H1: There is significant relationship between COVID-19 Pandemic and private school finance.

Table two

| Variables | N   | Df | r-cal | r-table | Result   |
|-----------|-----|----|-------|---------|----------|
| X         | 80  | 78 | 0.298 | 0.195   | Significant |
| Y         | 80  |    |       |         |           |

The table above showed that the r calculated is 0.298 which is greater than the t calculated of value 0.195. There is significant relationship between COVID-19 Pandemic and private school finance.

Research Question Two: Does COVID-19 Pandemic influences retrenchment of staff in private school?

Table three: Responses on if COVID-19 Pandemic influences retrenchment of staff in private school.
Result collected from research questions two item one revealed that 60(75%) of the respondent ticked agreed that COVID-19 Pandemic influences retrenchment of staff in private school while 20(15%) of the respondents disagreed that COVID-19 Pandemic influences retrenchment of staff in private school.

H0: There is no significant relationship between COVID-19 Pandemic and retrenchment in private schools
H2: There is significant relationship between COVID-19 Pandemic and retrenchment in private

Table four

| Variables | N  | Df | r-cal | r-table | Result      |
|-----------|----|----|-------|---------|-------------|
| X         | 80 | 78 | 0.252 | 0.195   | Significant |
| Y         | 80 |     |       |         |             |

The table above showed that the r calculated is 0.252 which is greater than the t calculated of value 0.195. This means that there is significant relationship between COVID-19 Pandemic and retrenchment in private schools.

RESEARCH QUESTION THREE

Does private schools received any COVID-19 intervention fund from the government?

Table five: Responses on if private schools received any COVID-19 intervention fund from the government.

| S/N | Item                                           | Strongly Agree | Agree | % | Disagree | Strongly Disagree | % | Total |
|-----|------------------------------------------------|----------------|-------|---|----------|-------------------|---|-------|
| 3   | Private schools received COVID-19 intervention fund from the government | -              | -     | - | -        | 80                | 100 | 80    |

Result collected from research questions three item one revealed that 80(100%) of the respondent ticked disagreed that private schools received COVID-19 intervention fund from the government.

H0: There is no significant relationship between private schools and COVID-19 government intervention funds
H3: There is no significant relationship between private schools and COVID-19 government intervention funds

Table six

| Variables | N  | Df | r-cal | r-table | Result   |
|-----------|----|----|-------|---------|----------|
| X         | 80 | 78 | 0.23  | 0.195   | Significant |
| Y         | 80 |     |       |         |           |
The table above showed that the $r$ calculated is 0.23 which is less than the $t$ calculated of value 0.195. There is no significant relationship between private schools and COVID-19 government intervention funds.

**RESEARCH QUESTION FOUR**

Does private school pay their staff salaries for the past two months?

Table seven: Responses on if COVID-19 Pandemic has impact on private school finances.

| S/N | Item                                                      | Strongly Agree | Agree | %   | Disagree | Strongly Disagree | %   | Total |
|-----|-----------------------------------------------------------|----------------|-------|------|----------|-------------------|------|-------|
| 1   | Private school paid their staff salaries for the past two months | 8              | 3     | 13.75| 21       | 48                | 86.25| 80    |

Result collected from research questions four item one revealed that 11(13.75%) of the respondent ticked agreed that private school paid their staff salaries for the past two months and 69(86.25%) of the respondents disagreed that private school paid their staff salaries for the past two months.

H0: There is no significant relationship between private schools and payment of salaries for their staff for the past two months.

H4: There is significant relationship between private schools and payment of salaries for their staff for the past two months.

| Variables | N  | Df | $r$-cal | $r$-table | Result    |
|-----------|----|-----|---------|-----------|-----------|
| X         | 80 | 78  | 0.29    | 0.195     | Significant|
| Y         | 80 |     |         |           |           |

The table above showed that the $r$ calculated is 0.29 which is less than the $t$ calculated of value 0.195. There is no significant relationship between private schools and payment of salaries for their staff for the past two months.

**8. DISCUSSION OF RESULT**

The table one result on research questions one item one revealed that 80(100%) of the proprietors/proprietress and school principals ticked agreed that COVID-19 Pandemic has impact on private school finances in Gwagwalada area council of FCT, Abuja, Nigeria. The result collected from the hypothesis tested showed that the $r$ calculated was 0.298 which is greater than the $t$ calculated of value 0.195 meaning that there is significant relationship between COVID-19 Pandemic and private school finance in Gwagwalada area council of FCT. This implies that the majorities of the respondents agreed that COVID-19 Pandemic has impact on private school finances in Gwagwalada area council of FCT, Abuja, Nigeria. Since the private schools depend on the individual that patronizes before they make profit. COVID-19 have caused economy recession. According to (6) lack of motivation among the teachers: In this dwindling economy where teachers are owed for months in the school, work/shops and conferences are not attended by teachers and general staff development programme are ignored, teachers morale will be very low, and activities in the school will crumble. The propelling forces that enable the teachers to perform their prescribed duties effectively are not there and the enabling environment for effective teaching and learning is also not provided, hence the students who are at the receiving side would suffer.
Result obtained from research question two disclosed that 60(75%) of the respondents ticked agreed that COVID-19 Pandemic influences retrenchment of staff in private school while 20(15%) of the respondents disagreed that COVID-19 Pandemic influences retrenchment of staff in private school. The hypothesis result showed that the r calculated was 0.252 which is greater than the t calculated of value 0.195 implying that there is significant relationship between COVID-19 Pandemic and retrenchment in private schools in Gwagwalada area council of FCT.

Research question three result revealed that 80(100%) of the sampled school principals and directors of schools disagreed that private schools received COVID-19 intervention fund from the government. Result collected from the hypothesis showed that the r calculated was 0.23 which is less than the t calculated of value 0.195 meaning that there is no significant relationship between private schools and COVID-19 government intervention funds in Gwagwalada area council. This means that the federal government intervention funds to assist private sector did not get to proprietors and proprietress of schools in Gwagwalada area councils in FCT.

Result from research question four showed that 11(13.75%) of the sampled directors of schools and principals agreed that private school paid their staff salaries for the past two months and 69(86.25%) of the directors of schools and principals disagreed that private school paid their staff salaries for the past two months. The hypothesis result revealed that the r calculated was 0.29 which is less than the t calculated of value 0.195 meaning that there is no significant relationship between private schools and payment of salaries for their staff for the past last two months. This means that majorities of private schools in Gwagwalada area councils of FCT have not pay their staff salaries for the past two months. The few respondents that indicated that private school paid their staff salaries for the past two months are secondary schools owned by corporate bodies and religious organizations.

9. CONCLUSION AND RECOMMENDATION

The Private school system has contributed immensely to the development of education and by extension manpower base of the country. It continues to do so even now. The outbreak of COVID-19 have affected the private schools more because they depend on the schools fees of their students to operate. The objective of this study was to investigate the impact of COVID-19 on the private schools in Gwagwalada area council of FCT, Nigeria. The sub-objectives of this study were as follows:

1. To find out the impact COVID-19 Pandemic on private school finance
2. To find out if COVID-19 Pandemic has influence retrenchment in private schools
3. To find out the impact private schools get COVID-19 government intervention
4. To find out if private schools were able to pay salaries for their staff for the past two months of COVID-19

The result collected revealed that COVID-19 Pandemic has impact on private school finances making it difficult for private school owners to pay their staff salaries; COVID-19 Pandemic influences retrenchment of staff in private school due to the COVID-19 pandemic that led to closure of all school in the country, many priepriorts have decided to reduce the labour force of their school; COVID-19 government intervention funds did not get to private schools proprietors and proprietress in Gwagwalada area council and private schools in Gwagwalada area council have not been able pay their staff for the past two months of the COVID-19 pandemic except few that are religious institutions. Based on this findings, the government should

1. Make provision for the private schools to access special intervention loans with low interest rate so that the private schools owners should be able to pay salaries to their staff; and
2. Private organization should be considered for federal government palliative.
3. International organization should also extend aids to private schools directors
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