

CHAPTER ONE

INTRODUCTION

Background to the Study

Education is the most powerful tool in the development of personality and human skills, and for any nation to progress (whether developed, developing or under developed) it needs education. Education gives proper direction to the attitude and behavior of individuals. Education is a full-fledged comprehensive process that directs people towards better survival and rapid growth in this world. To make changes in any society and to manage future challenges, there is only one tool which is most important and that is called education (Okebukola, 2002). Education can be seen as a process, a product and a discipline.

As a process, education is a set of activities which entail handing down the ideas, values and norms of the society across generations. As a product, education is measured by the qualities and traits displayed by the educated persons. Here, the educated persons are traditionally conceived of as “knowledgeable and cultured” persons. As a discipline, education is defined in terms of the benefits of organized knowledge to which students are exposed to. Jubril (2005) defined education as the aggregate of all the processes through which a child develops abilities and other forms of behavior which are of positive value to the society.

Education, especially higher education is widely accepted as a major instrument for promoting socio-economic, political and cultural development. It is

a life-long process that has interpretation in purpose, type and level. It is a means of socializing people into the community, for upholding customs and traditions as well as for the modification or changing of same in conformity with existing ideologies, ideological expansions or reformations.

Higher education is the highest level of education for human and capital development all over the world and its products are expected to be job creators not job seekers (Abdulkareem, Fasasi & Akunubi, 2011). The establishment of higher educational institutions was in pursuit of meeting the global requirements of producing manpower that will serve in different capacities and contribute positively to the socio-economic and political development of Nigeria. Higher education is a critical component in sustainable human and national development. It is axiomatic that no nation ever developed technologically and economically without first investing heavily in higher education (Abdulkareem, Fasasi & Akinubi, 2011). Higher education institutions are sources of new knowledge and innovative thinking. They provide skilled personnel and credible credentials and contribute to innovation and improve the productivity of a nation. Today, higher education plays an important role in the development of the economy of a nation.

Education is obviously the basic instrument of economic growth and technological advancement of any society. It is in recognition of this fact that governments commit immense resources to ensure the provision of education for their citizens and also tailored their policies towards ensuring that it is made

accessible to the generality of their citizenry (Oyebade et al., 2008). However, business education is an essential element of this general education. It is concerned with the impartation of business orientation and knowledge for personal and national development. Business education involves teaching students the fundamentals, concepts, theories and processes of business. To Okoli (2010), business education is an important part of the general education which emphasizes on skills and competencies acquisition for use in offices and business related occupations. Similarly, Nwanewezi (2010) describes business education as encompassing education for office occupations, business teaching, business administration and economic understanding. In all, Abdulkadir (2011) noted that one remarkable important characteristic of business education program is that, its products can function independently as self-employed and employers of labor.

To this end, the tenet of business education embraces basic education for teaching career, entrepreneurship, business understanding, office environment and vocational practices. Education in this field occurs at several levels, including primary, secondary and higher education, with the greatest activity in the later. However, Igboke (2005) enumerated the following as the objectives of business education at all levels of education which include to develop basic skills for personal use in the future, to acquire the basic knowledge and skills of business education, to relate the knowledge and skills acquired to national development, to develop basic skills in office occupation, to provide the needed background for

teaching in business subjects, to prepare students for further training in business studies and to provide orientation and basic skills with which to start a life of work for those who may not undergo further training.

Business education was philosophically built on the production of graduates who would be equipped with all the necessary skills that would enable them fit into existing job opportunities in the society but also empower them with skills that would enable them establish their own businesses and if possible create job opportunities for others (Okafor, 2008). Business education skills and knowledge could be acquired at the Colleges of Education, Polytechnics or Universities. Also male and female business educators are found teaching in the business education programmes which include office and technology and management departments in the tertiary institutions in Nigeria. Besides teaching, these educators engage in other academic activities such as researches, supervision of students' projects and seminars, supervision of student industrial training and teaching practice exercises, course advising and preparation of results.

For education to really serve as a veritable vehicle for socioeconomic growth and development as well as for the actualization of these lofty objectives of business education in tandem, educational institutions and its systems must function optimally in relation to its set standards. It therefore becomes imperative for a systemic quality assurance in the administration, teaching and learning of

business education in Nigeria. The need for quality assurance in Nigerian business education for effective teaching and learning cannot be overemphasized.

However, Adegbasan (2011) enumerated the following as the major needs for quality assurance in Nigeria education system as to serve as indispensable component of quality control strategy in education (1) to ensure and maintain higher standard of education at all levels (2) to assist in monitoring and supervision of education (3) to determine the quality of the teachers' input (4) to determine the number of classrooms needed based on the average class size (5) to ensure quality control of education (6) to determine the level of adequacy of the facilities available for quality control and to ensure how the financial resources available could be prudently and judiciously utilized.

On the other hand, Ehindero (2004) postulates the following as the basic indices for quality assurance in education- Learners' entry behavior which include characteristics and attitudes including some demographic factors that can inhibit or facilitate their learning, the teachers' entry qualifications which include values, pedagogic skills and professional preparedness, the teaching/learning processes including the structure of the curriculum and learning environment and the flow of operational funds including its adequacy and regularity. The interplay of these and other related factors will go a long way in determining the outcome of any educational program.

It is obvious that philosophical objectives of quality assurance are the decision of educational program to train individuals to achieve competence in a given area of industrial production function. The focus is to prevent problems, strengthen organizational systems and continually improving performance in relation to business education. Similarly, in order to enhance the infrastructures and facilities of tertiary institutions, development of staff and research, the Federal Government through the ministry of education has established agencies such as the Education Trust Fund (ETF), Tertiary Education Trust Fund (TETFUND) amongst others. These bodies support the schools in terms of infrastructural development, training and retraining of lecturers, library development, book publications and aids for research development. Also, the Industrial Training Fund (ITF) is a government agency that tends to bridge the gap between students' theoretical or classroom knowledge and practical or workplace experience. All these efforts are aimed at ensuring standard and quality of tertiary education in Nigeria.

Despite these huge efforts to ensure high quality of tertiary education in Nigeria, symptoms of poor quality education are still very obvious. In business education, complains still persist which include poorly coordinated supervision mechanism, underfunding, student explosion, poor management and governance and attitudinal failure. Government is aware that this decadent situation portends danger to the country, particularly as poor quality of graduates who are ill-equipped for the world of work are currently being produced.

The Federal Government in an attempt to end the problem of funding tertiary education in Nigeria introduced the Educational Trust Fund (ETF) in 2003 and later Tertiary Education Trust Fund (TETFund) in 2011 as an intervention to fund Nigerian higher education. The Tertiary Education Trust Fund (TETFund) formerly Education Trust Fund (ETF) is a product of a challenge posed to the Academic Staff Union of Universities (ASUU) by Government in the early 90s. Government then challenged ASUU to propose ‘other’ viable sources of generating funds that could be used to save tertiary education in the country through interventions and extra budgetary supports. ASUU worked out a detailed policy formulation and managerial structure of ETF (now TETFund) which formed part of FGN/ASUU Agreement of 1992.

Tertiary Education Trust Fund (TETFund) was established as an intervention agency with the responsibility to manage, disburse and monitor the education tax to public tertiary institutions in Nigeria. The introduction of Educational Trust Fund (ETF) according to Agunbiade (2006) under the Education Tax Act No. 7 of 1993 and as amended by Act No. 40 of 1998 has the mandate and objective of funding educational projects in order to improve the quality of education in Nigeria. To achieve this objective, a 2% education tax was imposed on the profits of all registered companies and banks in Nigeria. TETFund ensures that funds generated from education tax are utilized in order to improve the quality of education in Nigeria. It disburses the amount in the fund to federal and state tertiary institutions. The mandate of TETFund include (1) the provision and maintenance of essential

physical infrastructure for teaching and learning, (2) instructional materials and equipment, (3) research and publication, (4) academic staff training and development and any other need which in the opinion of the board of trustees is critical and essential for the improvement of standard in higher educational institution (Igbuzor, 2014).

TETFund intervention projects apart from the normal annual interventions include development of physical infrastructure, presidential special scholarship scheme for innovation and development, high impact intervention program, academic staff training and development, conference attendance, book development, academic journal publication, and national research funds. (Igbuzor, 2014). These are some of the areas of TETFund intervention to reduce the falling standard prevalent in tertiary institutions in Nigeria. Against this background, this study aims to assess the performance of the Tertiary Education Trust Fund (TETFund) interventions in improving the quality of business education in tertiary institutions in Edo and Delta States.

Statement of the Problem

Tertiary institutions in Nigeria lack the financial resources to maintain educational quality due to poor budgetary allocation to education over the years. Based on this, universities in Nigeria has faced a lot of challenges including inadequate funding, poor infrastructure, out of date curriculum, decreasing quality and poor motivation of teachers among others due to poor allocation of funds to

education by the federal government. From available statistics there was no time the allocation came close to the 26% recommended by UNESCO, which has led to decay in the educational sector (Azi, 2000). Besides, Ajayi and Ekundayo (2006) remarked that the Nigerian government over the years has not been meeting the United Nations Educational Scientific and Cultural Organization (UNESCO) recommendation of 26% of the total budget allocation to education sector.

Education in Nigeria, (business education inclusive) has gone below its expectations. The system has derailed from its original intentions because the learning conditions are deteriorating, classrooms are overcrowded, laboratories lack the basic equipment, libraries are nothing but a collection of obsolete materials, incessant strike actions and students' unrest (Adegbasan, 2011). All these have contributed to a precipitous fall in the standard and quality of business education in tertiary institutions in Nigeria. Apart from these seemingly deficiencies in the sector, there is an attitudinal failure on the part of all stakeholders. At present, the calibre of students that graduate from business education, especially office education, according to Amoor (2008), have the problem of inadequate exposure to modern office technology, information systems and the rudiments of office administration. Meanwhile, Ajayi and Ayodele (2004) argued that although there was an increase in the proportion of total expenditure devoted to education, but this has been considered to be rather grossly inadequate considering the phenomenon increase in student enrolment and increasing cost which has been aggravated by inflation. Aina (2007) posited that government

priority to education is still very low. All these have contributed to a fall in the quality of business education graduates as many of the graduates produced as many turned out to be job seekers rather than job creators.

The lack of facilities and resources for effective teaching and learning of business education such as dilapidated building, machines and equipment, standard/virtual library or internet facilities to mention but a few is an evidence that the education sectors is in neglect. Business education programme being a skill development programme is not left out. Tertiary institutions lack requisite infrastructures facilities needed by business educators for effective and efficient teaching and learning which will acquaint the students with the skill needed to face the challenges of the world of work.

In order to reduce this ugly trend, the Federal Government decided to establish the Tertiary Education Trust Fund as an intervention agency to assist in higher education development with the provision of infrastructure and improving the quality in tertiary education. Despite the establishment of TETFund, Nigerian citizens continue to cry out regarding poor funding and inadequate infrastructure in business education, which has led to poor quality of graduates being produced (Babalola 2002). This study hopes to ascertain the extent of the performance of the tertiary education trust fund intervention in improving the quality of business education in tertiary institutions in Edo and Delta States.

Purpose of the Study

The main purpose of this study was to analyze Tertiary Education Trust Fund (TETFund) interventions in improving the quality of business education in Edo and Delta States.

Specifically, the study ascertained the opinions of business educators on:

1. The extent TETFund provision of physical infrastructure and equipment has improved the quality of business education in Edo and Delta States.
2. The extent TETFund sponsorship of business educators on training and development has improved the quality of business education Edo and Delta States.
3. The extent TETFund sponsorship of business educators on academic research growth has improved the quality of business education in Edo and Delta States.
4. The extent TETFund assist business educators in book publications has improved the quality of business education in Edo and Delta States.

Significance of the Study

A study of this nature, however attractive it may seem, is useless if it is not relevant to the environment in which it is carried out or if it does not contribute to or fill a gap in knowledge. Therefore, the findings of this study will be of immense benefit to Federal Government, TETFund agency, National Board for Technical Education (NBTE), National Universities Commission (NUC), Academic Staff Union of Universities (ASUU), University Management, Companies and corporate bodies, Future Researchers and the Society.

The findings of this study would be of immense benefits to the Federal Government as it would generate information on TETFund activities in tertiary institutions that would help the federal government in improving on its implementation policies, by implementing appropriate policies that would improve the funding of tertiary institutions in Nigeria that would in turn improve the quality of business education in the country.

The findings would benefit TETFund agency as it would generate detailed and up- to- date empirical data and information on the performance of the agency in business education in Edo and Delta States. The information or results of the study when published would help the agency to implement and launch new strategies on TETFund allocations (funding) to tertiary institutions that would improve the quality of business education.

The findings of this study would be of immense benefits to the National Board for Technical Education (NBTE) and National Universities Commission (NUC), which is empowered to set up mechanisms for quality assurance for institutions under its supervision. These bodies from time to time draw up Minimum Academic Standards (MAS) in terms of floor space for lectures, minimum laboratory facilities per students, minimum library space, minimum staff/student ratio, minimum teaching facilities/equipment and office accommodation for effective teaching and learning in any given discipline. The findings of the study would also benefit the National Universities Commission

which acts as a regulatory agency of universities in ensuring standards in business education in universities. This is because infrastructure development and academic staff training play a major role in ensuring quality of business education in universities.

The findings of this study would also help the Academic Staff Union of Universities (ASUU), which acts as a monitoring body to oversee the execution of TETFund projects on the campuses of both federal and state universities under the Taskforce on TETFund Grants and Needs Assessment Intervention Funds for public universities, to be aware of how TETFund projects have impacted on business education programme in Edo and Delta States.

The findings of this research work would also have an impact on the management of tertiary institutions as it would help them in knowing the guidelines and requirements for accessing and utilizing TETFund intervention funds. This would help business education department to become beneficiaries of the scheme and hence reduce the incidence of business education not being beneficiaries of the scheme. This would in turn help business education in the provision of infrastructure and equipment through the fund generated by the agency.

This study will also be of immense benefit to companies and corporate bodies who are the contributors to the fund. It will help them in knowing how the funds contributed by them is being allocated and used. Also it will encourage them

in knowing that funds contributed by them has led to improvement of quality in business education.

The findings of this study would also benefit future researchers who are interested in TETFund activities to carry out more studies related to their activities. It would also serve as literature and data base to future researchers who want to carry out further research on the activities of TETFund in improving the quality business education in Edo and Delta States.

The findings of this study would also be of benefit to the society and community as it would make them to be aware of the activities of TETFund in improving the quality of business education and this would bring about more public support in raising fund for the agency.

Scope of the Study

The content was delimited to the intervention of TETFund in improving the quality of business education in different tertiary institutions in Edo and Delta States. The study also covered TETFund contribution to physical infrastructure and equipment, academic staff training and development, academic research growth and TETFund assistance to book publication .Furthermore, the study was restricted to business educators in business education and office and technology and management programmes in universities, colleges of education and polytechnics in Edo and Delta States.

Geographically, the study will cover all business education programmes in tertiary institutions in Edo and Delta States.(See Appendix B)

Research Questions

The following research questions guided the study

1. To what extent has TETFund's provision of physical infrastructure and equipment improved the quality of business education in Edo and Delta States?
2. To what extent has TETFund's sponsorship of business educators on training and development improved the quality of business education in Edo and Delta States?
3. To what extent has TETFund's sponsorship of business educators on academic research growth improved the quality of business education in Edo and Delta States?
4. To what extent has TETFund assistance to business educators in book publication improved the quality of business education in Edo and Delta States?

Hypotheses

The following null hypotheses were tested at 5% level of significance

1. Male and female business educators do not differ significantly in their opinions regarding the extent TETFund's provision to physical infrastructure and equipment in improving the quality of business education in Edo and Delta States.

2. There is no significant difference in the opinion of business educators in different tertiary institutions on TETFund's provision to physical infrastructure and equipment in improving the quality of business education in Edo and Delta States.
3. Male and female business educators do not differ significantly in their opinions regarding the extent of TETFund's sponsorship of business educators for training and development in improving the quality of business education in Edo and Delta States.
4. There is no significant difference in the opinion of business educators in different tertiary institutions on TETFund's sponsorship of business educators for training and development in improving the quality of business education in Edo and Delta States.
5. There is no significant difference in the mean opinions of male and female business educators regarding the extent of TETFund's sponsorship of academic research growth in improving the quality of business education in Edo and Delta States.
6. There is no significant difference in the opinion of business educators in different tertiary institutions regarding the extent of TETFund's sponsorship of academic research growth in improving the quality of business education in Edo and Delta States.
7. Male and female business education lecturers do not differ significantly in their opinions on the extent of TETFund's contribution in assisting business

educators in book publication for quality improvement of business education in Edo and Delta States.

8. There is no significant difference in the opinion of business educators in different tertiary institutions regarding the extent of TETFund's contribution in assisting business educators in book publication for quality improvement of business education

CHAPTER TWO

REVIEW OF RELATED LITERATURE

The review of the related literature is treated under the following sub-headings:-

Conceptual Framework

Business Education

Tertiary Education Trust Fund Interventions

Quality of Business Education

Theoretical Framework

Public Good Theory

System Theory

Theoretical Studies

Quality Assurance in Business Education

Quality Assurance Measuring Parameters

Factors Affecting Quality in Business Education Programme

Effects of Poor Teachers Quality on Graduates of Business Education

State of Higher Education in Nigeria

Benefits Accruable from a Good University Education

Sources of Financing Tertiary Education in Nigeria

Federal Government Expenditure on Education

Problems of Higher Educational Financing

Need for Efficient financing of Higher Education

TETFund as an Intervention Agency

Guidelines and Requirements for Accessing and Utilization of TETFund
Intervention Fund

Physical infrastructure and Quality of Business Education

Training and Development and Quality of Business Education

Research Growth and Quality of Business Education

Book Publication and Quality of Business Education

Related Empirical Studies

Empirical studies on Physical Infrastructure

Empirical studies on Academic Training and Development

Empirical studies on Academic Research Growth

Empirical studies on Book Publication

Summary of Review of Related Literature

Conceptual Framework

Business Education

Education is universally recognized as an instrument for social, political, scientific and technological development. This is the reason why no society can afford to toy with the education of its citizens as this could result in a snail speed development. The prime of place education occupies in the developmental effort of nations has never been doubted the world over. Perhaps this is why Blaike, (2002) remarked that – education is the biggest industry that touches on every fabric of our human endeavour.

Education is generally seen as an aggregate of all the processes by which a child or young adult develops his/her abilities, attitudes and other forms of behaviour which are of value to the society in which he lives. It is a conscious training of the young to a life which would be useful to him and to the society to which he belongs. Ohiwerei (2005) considered education as the development of person's head, heart and hands for self-fulfillment and optimum service to humanity. Thus, education has continued to be important and this is why there has been a growing concern in the last few years about the quality of education that is offered in the nation's schools.

Business education, is an integral part of vocational and technical education. It is a form of vocational education according to Idialu (2007) that is directed towards developing the learner to become productive in teaching, paid employment and self-employment. Tema (2007) postulated that this type of vocational education prepares learners for gainful employment and sustainable livelihood. Amoor and Udoh (2008) noted that business education plays a significant role in the economic development by providing knowledge and skills to the learners thereby enabling them to adequately impart knowledge into others, and handle sophisticated office technologies and information systems. The goal of business education is primarily to produce competent, skillful and dynamic business teachers, office administrators and businessmen and women that will effectively compete in the world of work.

Tertiary Education Trust Fund Interventions

The Tertiary Education Trust Fund (TETFund) was established as an Intervention Agency under the Education Tax Act No. 7 of 1993. Tertiary Education Trust Fund Act, 2011 repealed the Education Tax Act Cap. E4, laws of the Federation of Nigeria, 2004 and Education Tax Fund Act No. 17, 2003. The Tertiary Education Trust Fund was charged with the responsibility for managing, disbursing and monitoring the education tax to public tertiary institutions in Nigeria. To enable the TETFund achieve the above objectives, TETFund Act, 2011 imposed a 2 percent (2%) education tax on the assessable profit of all registered companies in Nigeria. The Federal Inland Revenue Service (FIRS) is empowered by the Act to assess and collect Education Tax.

The fund administers the tax imposed by the Act and disburses the amount to tertiary educational institutions at Federal and State levels. It also monitors the projects executed with the funds allocated to the beneficiaries. The mandate of the fund as provided in section 7 (1) (a) to (e) of the TETFund Act, 2011 is to administer and disburse the amount in the fund to Federal and State tertiary educational institutions, specifically for the provision and maintenance of the following: (1) Essential physical infrastructure for teaching and learning; (2) Instructional material and equipment; (3) Research and publication; (4) Academic staff training and development; and (5) Any other need which, in the opinion of the Board of Trustees, is critical and essential for the improvement of quality and

maintenance of standards in the higher educational institutions (<http://tetfund.gov.ng>).

From the above, it shows that TETFund's cardinal objective was to generate additional income to support tertiary education, provide scholarship and grants for the needy but promising students, attempting not only to strengthen and diversify the economic base of higher institutions in Nigeria but also redirecting their resources towards improving the productivity and quality of higher education.

Quality of Business Education

The word quality is often used indiscriminately for many different meanings. Quality can be described as “fitness for use”, “customer satisfaction”, “doing things right the first time” or “zero defects”. Quality could be referred to as degrees of excellence. Webster's dictionary defines quality as “an inherent characteristic, property or attribute”. Q-Review (2012) also defined quality as a characteristic of a product or process that can be measured. Quality itself could also be defined as fundamentally relational (Ajayi and Ekundayo, 2008). Srikathan and Dalrymple (2003) defined quality as conformance to requirements. This definition assumes that the specifications and requirements have already been developed. The next thing to look for is conformance to these requirements. Jubril (2005) also defined quality as fitness for use. This definition stresses the importance of the customer who will use the product. Quality is also the degree to which performance meets expectations. This definition provides a means to assess quality using a relative measure.

Quality in education is the ability of educational institutions to meet the needs of the users of manpower in relation to the quality of skills acquired by their products, that is, the students (Ubogu, 2012). Thus, educational quality extends its focus from outcomes or outputs to the process which produces them (Onoshakpokaiye, 2012). Okebukola (2004), presented quality in Nigeria universities as a process of continuous improvement in the quality of teaching and learning activities which will be achieved via pathways of employing mechanisms, internal and external to the universities. It is ensuring that at least the provision of the Minimum Academic Standards (MAS) document are attained, maintained and enhanced. Quality in education is further described by Adedoya (2010) as the modalities for evolving, monitoring and re-appraising indices, bench-marks and good practices within an education system. Therefore, the focus of quality process is monitoring and application of sanctions to providers who offer services below minimum standards. It is a system put in place to support performance according to established standards (Ogunu & Momoh, 2011).

The principles below are some indicators for educational quality:

1. Quality in recruitment and admission: To ensure that courses are accessible to the entire community and that the admissions procedures are fair, transparent and subject to regular reviews.
2. Quality in course design and delivery: To ensure that internationally recognized standards are achieved and that the courses provide students with

knowledge and skills that are relevant to the current market locally, nationally and internationally.

3. Quality in student assessment: To ensure that the intended learning outcomes have been achieved and that the academic standard of each course is maintained.
4. Quality in approval and review process: To maintain the academic quality of courses and ensure that the courses remain relevant in the light of developing knowledge in the discipline.
5. High quality support for student: To optimize students' learning experience and equip them to manage their personal and professional development.
6. Staff training and welfare: To empower staff to fulfill their evolving roles in higher education and ensure the delivery of high quality programme (Ogbodo, 2012: p 22-23).

Business Education as a programme needs to meet up with the needs of the learner and the society. And if that be the case, assuring quality of what is taught both skills and knowledge is very vital. Quality assurance is a process centered approach to ensuring that organization is providing the best possible products or service. If knowledge were stagnant in business education without improvement in what the learner learns in order to be relevant in his society, there would have been total abandonment of the programmes in business education since it may appear not to be providing the needs of the learners and that of the society. But since there

is always content improvement through introduction of new technologies and approaches in the method of teaching and in what is learnt, the discipline has always provided for the needs of the society, hence maintaining a high standard in providing manpower for the industries in the economy. It will be pertinent in this regard to generally say that education quality is measured by the usefulness of or the compensation for opportunity cost for learners from the education to achieve learning objectives.

The demand of education is based on its ability to provide marketable skills that will help individuals to engage in meaningful occupation. Business Education having upheld this idea of providing marketable skills to learners has remained relevant in the world of study. Many factors are influencing the effort to make business education relevant today, one of which is the spate of technological advancements being witnessed. Technology has become the nexus of operation in the business world. Consequently, business education is affected in terms of instruction and delivery and in skills and competencies needed to adapt to these evolving technologies used for operation in offices.

Quality assurance refers to the planned and systematic activities implemented in a quality system so that quality requirements for a product or services will be fulfilled. Idialu (2007) described quality as standards of something as compared to other things, that is, the degree of goodness or excellence. Quality

assurance in business education generally means all the procedures, processes and systems that support and develop the programme. (Kontio 2007).

Theoretical Framework

Public Goods Theory

The public goods theory was propounded by Samuelson in 1994 and it has two main assumptions;

1. A good once produced for the same consumers can be consumed by additional consumers at no additional cost, and
2. There is non-excludability which means that it is difficult to keep people from consuming the good, once it has been produced.

According to Samuelson, goods with these characteristics will be under-produced in the private sector, or may not be produced at all. Following the conventional wisdom, economic efficiency requires that the government forces people to contribute to the production of public goods, and, then, allow all citizens to consume them. Public goods are goods produced by government and generally made available for the benefit of its citizens. The explanation of public by Narain (1986) throws more light to the public goods analysis. For Narain, there are three characteristics of “publicness”:, public purpose, public ownership, and public control.

For this study, education is a public good, and as a public good, it should be open for every consumer. The public goods theory provides justification for large

public expenditure in education .This is based on the assumption that it is only the government that can effectively provide education services appropriately to the citizens given the varied externalities associated with it. Tertiary institutions in Nigeria are public enterprises, mainly owned and controlled by the government for the public interest/purpose; hence, governments demand accountability from the university authorities. Evidently, the injection of TETFund projects into tertiary institutions ensures that goods (education) with public –goods characteristics are efficiently and effectively provided. By so doing, education as “public good is made available and affordable by the greater majority- a situation that fosters government as well as its stakeholders interest/benefits.

The System Theory

The system theory was developed by Aristtole in the year (384-385B.C). The system theory is the collection of interrelated parts which form a whole. The theory rest on the fact that each of the component part perform specific function for the survival of the whole.

There are two types of systems; closed and open. The closed systems are completely self-supporting and do not interact with the environment. The open system interacts with the environment. It relies on the environment for supply of inputs and for the discharged of outputs. The school as a system depends on the environment for sustenance. They collect inputs from their environment and discharged outputs to their environment. The main features of the open system are:

1. To obtain inputs and energy from the environment;
2. To process this inputs and outputs; and
3. to discharged their output into their environment

The open system theory has been identified to be suitable for this study as it can be used to described and explain the inflow of inputs (human, physical, financial and information resources) from the environment through the system and back into the environment. This transformation takes place when the business educators, students and other resources from the environment are organized and activated to support the teaching and learning process of the course which will determine quality and in turn will transform the students. These processing activities enable the system to yield outputs which can fulfil the aspiration and expectation of the school, parents, and other stakeholder in the society. These outputs consist of all the changes that the school system has produced; that is, the product of the school which can be the student's performance in the world of work.

Theoretical Studies

Quality Assurance in Business Education

Ensuring quality of education delivery in Nigeria is a fundamental and contemporary challenge in the education subsector. Quality assurance is designed to prove and improve the quality of an institution's methods and educational

processes and products. According to Igborgbor (2012), quality assurance connotes all the measures taken to ensure that the educational system is better able to meet the needs of each society. In the view of Kontio (2012), quality assurance means all the procedures, processes and systems that support and develop the education and other activities of the higher education. To Kontio, quality assurance and auditing are one way to support education to improve its quality of delivery. Similarly, Oladipo et al. (2009) see quality assurance as the relevance and appropriateness of the education program to the needs of the community for which it is provided. They further assert that it is the arrangement made or the mechanism put in place to maintain the degree of excellence of an educational product or services. Quality assurance involves series of operational techniques and activities which include all action taken for standards to be met. In summary, quality assurance is the entire process of ensuring maximum effectiveness and efficiency of educational programs and services in relation to their context, mission and stated objectives. The need for quality assurance in business education for effective teaching and learning cannot be overemphasized. However, Adegbasan (2011) enumerated the following as the major needs for quality assurance in Nigeria education system to include 1. To serve as indispensable component of quality control strategy in education, 2. To ensure and maintain higher standard of education at all levels, 3. To assist in monitoring and supervision of education, 4. To determine the quality of the teachers' input, 5. To determine the number of classrooms needed based on the average class size to ensure quality control of education, 6. To determine the level

of adequacy of the facilities available for quality control and 7. To ensure how the financial resources available could be prudently and judiciously utilized.

It is obvious that philosophical objectives of quality assurance are the decision of educational program to train individuals to achieve competence in a given area of industrial production function. The focus is to prevent problems, strengthen organizational systems and continually improving performance. Relating to the university, Uvah (2005) explains that the quality of university graduates could be measured by how well they have been prepared for life and services to society in various spheres of human endeavor. Quality of education is not determined by the end product alone but also the processes leading to the end product is as important as the product. The product is only as good as the system that produces it. Therefore, if the input is faulty, the output may likely be faulty as well. They both form part of a cyclic process with each deriving from and also feeding into the other.

Quality Assurance Measuring Parameters

To measure the quality of a program is very important in an educational system. Zunaed (2011) opines that quality of education could be measured based on several criteria such as market demand of graduates, admission in foreign universities, research and publication and institutional affiliations. However,

Oladipo et al. (2009) submitted that quality of education could be measured in terms of quality of input, quality of output, quality of process and quality of content.

Quality of input: Input here includes both human and material resources put into educational production process. They are the teachers, administrators, classrooms, facilities, equipment and other infrastructures. What is the status of these resources in terms of quality and quantity in the schools?

Quality of output: The quality of education does not depend only on resource inputs, but also on the output, which include academic achievement on tests, scores and progression and pass rates, thus, the internal and external efficiency. How efficient are the products of the schools? If the input is faulty, the output may likely be faulty also.

Quality of process: This implies student/teacher interaction, level of learner's participation and engagement in learning. The process of teaching and learning should be fair and firm to the students. This is another indicator of quality education program.

Quality of content: The curriculum content of our educational system had been criticized as being overloaded, obsolete and does not sufficiently attend to the needs of the Nigerian learner. The data from the Monitoring of Learning Achievement (MLA) project has also shown that there is a wide gap between the

intended curriculum and the achieved curriculum. So, the content of learning is yet another indicator of the quality of a program. A systematic and consistent quality assurance system helps to establish an institution's good reputation, image and credibility

Factors affecting teachers' quality in Business Education Programme

The followings are the factors that affect teacher quality in business education programme in tertiary institutions in Nigeria:-

1. **Shortage of Teachers** It is a well-known fact that most of the higher institutions that offer business education programme suffer from shortage of teachers (Qiang and Shiyan, 2007). The few teachers available cannot effectively impart the desired knowledge, skills and competences on the students. For example, teachers in business education that are biased in accounting and marketing education teach courses like Executive Office and advanced shorthand transcription in office education. According to Amoor (2009), this is responsible for the university secretarial graduates not having adequate knowledge, skills and competence to meet the standards of labour market. Also, the excessive workload of teaching and supervision of students' projects that rest on the few teachers available reduce their effectiveness in teaching. Qiang and Shiyan (2007) observed that teachers in vocational education are always too busy because they have to teach many students, evaluate and supervise more than ten students. This inevitably affects the quality of teaching in vocational education.

2. **Teachers qualification and Experience.** The educational qualification of teachers and their experience affect teacher quality. Unqualified teachers will not be able to perform efficiently. This is the case in most of our universities where part-time teachers are hired instead of full time teachers. Closely related to this is the inexperience of teachers. An inexperienced teacher does not know how to and what to teach. These factors constitute poor teacher quality. In business education, teachers are expected to be well equipped with high level of theory but also a strong operational ability. Therefore, in a situation where a teacher lacks one, it may result to poor teacher quality.

3. **Lack of supervision of teachers** There is no structure on ground to adequately monitor or supervise business teachers in Nigerian universities in order to ensure quality teaching. It is observed that once a business teacher is employed, he is assigned courses to teach, and nobody cares to monitor or supervise what he teaches. If such a teacher is inexperienced, and not supervised, the students are at a risk of learning things that may not lead to the desired knowledge, skills and competence.

In another dimension, teachers take up visiting appointments to two or more universities, thereby ignoring their primary assignment where they take up tenure appointment. This can seriously affect teacher quality.

4. **Poor Image of Business Education Programme** There is still poor image of vocational and technical education in the eyes of the general public. Idialu

(2007) stated that the new policy document on education in section 6, subsection 47 recognizes the general public attitude that regard vocational and technical education as somewhat inferior to other types of education. Idialu (2007) stated that there is still a strong tendency towards white collar jobs as a result of low status associated with vocational education. He stressed further that most parents want their children to be medical doctors, accountants, lawyers etc. This attitude of people toward vocational education significantly contribute to the problem of teacher quality.

Effects of Poor Teachers' Quality on Graduates of Business Education.

Poor teacher quality causes serious damages on the graduates of business education in Nigerian universities in the following ways:-

1. It hinders the graduates from developing intellectual skills and knowledge that will equip them to contribute significantly to the society and nation at large.
2. It denies the graduates the ability to satisfy the requirements of the labour market. This causes unemployment and subsequently the graduates are engulfed in poverty.

State of Higher Education in Nigeria

There has been a rather phenomenal but unplanned growth in the higher education sector in Nigeria in the last two decades (Bako, 2002). Therefore, there

was an increased unfolding crisis of a general systematic collapse afflicting all the tertiary institutions with apparently no generally acceptable or consensus solutions. According to JAMB (2004), as at 2002/2003 session, Nigeria has about twenty-four federal universities, fourteen State universities, four national centres for specialized tertiary institutions, one military University and two degree-awarding Colleges of Education.

As at 2012, these have grown in size to thirty-six federal universities which included the National Open University as well as the Nigerian Defence Academy, thirty-two State universities, forty-seven private universities, two national centres for specialized tertiary education, seven autonomous degree awarding Colleges of Education and twenty-five affiliated degree awarding colleges of education. Bako (2002) revealed that Nigeria has over fifty percent of Africa's total number of universities and enrolment. This is however less than a quarter of the universities in the United States where higher educational financing is by far better managed. The procedure for extensive surgical reforms has resulted in glaring contestation among the Academic Staff Union (ASUU), the Nigerian government and the World Bank. The Academic Staff Union on its part has continued to pursue greater government commitment to higher educational funding through effective taxation system, government on its part has consistently insisted on granting veiled autonomy, privatization and deregulation. The World Bank through its Nigerian University System Innovation Project (NUSIP) and the Federal Universities Sector Adjustment Credit (FUSAC) has tended towards deregulation of university

education in Nigeria. The first futile attempt was in the early 1990s with the highly contested \$120m to rehabilitate the universities by adjusting them within the framework of structural adjustment program (Bako, 2002). The second attempt was the introduction of the harsher and tougher program of a total restructuring and deregulation. This was articulated in its \$102.4m program earlier referred to as NUSIP (Ita, 2004). The Federal Government has been emboldened to implement deregulation of University education through legislation and executive decisions.

Benefits Accruable from a Good Tertiary Education

The benefits derivable from a good and functional tertiary education system can never be overemphasized. The entire developmental apparatus of the socio-economic structure revolves around a good university education. The contribution of university education to development comes in varied forms. Firstly, it helps in the rapid industrialization of the economy. This it does by providing manpower with adequate professional, technical and managerial skills (Tilak, 2009). In another vein, a good tertiary system helps to boost the transformation of societies into knowledge societies. This it does by providing not just educated workers, but knowledge workers who will contribute immensely to the growth of the economy. Furthermore, a worthwhile university education helps to instill good attitudes and engenders attitudinal changes that are necessary for the socialization of the individuals, thereby, leading to the modernization and overall transformation of the society. It is also clear that a functional university system helps, through teaching and concise research, in the creation, absorption, dissemination and application of

knowledge. Finally, healthy university education helps in the formation of a strong nation-state and at the same time aids globalization. It allows people to enjoy an enhanced life of mind', offering the wider society both cultural and political benefits (Christopher,2012).

Sources of Financing Tertiary Education in Nigeria

Financing university education in Nigeria today is a crucial national problem (Hincliffe, 2002).Odekunle (2001) stated that funds for running a university are derivable from two major sources – external and internal. Federal universities secure grants for recurrent and capital expenses from government. Sources of financing university education in Nigeria as highlighted by Emunemu and Isulu (2008) are as follows:

Appendix A Sources of Funds for University Financing

1. Government subvention and grants: Government grants and subventions constitutes a very substantial proportion of the finance that is available for use by universities in Nigeria. This method of funding education is usually very important because, in most, if not all countries, education is seen as a social service and governments allocate a sizeable proportion of their annual budgets to the provision of and financing of education. These grants could be capital or recurrent. The former (capital), when paid to institutions of higher learning, is meant for the erection of new buildings, carrying out of major repairs of old structures and the purchase of hardware, school equipment such as laboratory equipment. The principle that underlies the granting of the subvention is the same, except that the

amount of grants does change from year to year. Recurrent grants on the other hand, are used for the payment of academic and non –academic staff salaries, allowances and the purchase of other educational goods and services (Ajayi and Ayodele, 2002). Odekunle (2001) remarked that Nigerian universities have been grossly under-funded and as a result it becomes practically impossible to rely on budgetary allocation from the government to finance university education.

2. Donations and endowment funds: Another source of financing University education is through donations and establishment of endowment funds. These donations are made by corporate organizations especially Multi-National Companies (MNCs), communities and individuals who are eager to contribute to the upliftment of University education in their states or nation. Most of these donations are essentially free willing gifts in cash and kind to Universities. Such donations have been remarkably quite small (Okuwa, 2008). However, in the past, the author asserted that substantial (foreign) grants were received from organizations like the UNESCO, the United Nations Development Program (UNDP), the Ford Foundation, the Rockefeller Foundation, the Carnegie Foundation, the German Academic Exchange Services, Canadian International Development Association (CIDA), etc. These grants were mainly geared towards aiding programs in the universities especially postgraduate studies and staff development. Unfortunately, these grants actually declined in the 1970s when Nigeria ‘soil wealth gave the impression that such aids were no longer necessary. It is important to note too that most of the established Non- Governmental

Organizations (NGOs) in Nigeria and around the globe equally contribute substantially to educational development in Nigeria. On the other hand, endowment appeal funds are a recent introduction to assist educational establishments in executing their developmental plans. Universities in Nigeria have, in the recent times been launching endowment funds, but unfortunately, very little have been realized from these launchings.

3. Tuition fees /levies: When students attend school or university, they are likely to be asked to pay for the teaching they are going to receive. When such payments are made, we say that tuition fees are paid by such students. Usually, tuition fees may not be the only payments made by students, they may have to pay levies for such purposes as examinations, laboratory use, development, non- refundable admission deposits, and so on. All these are possible forms of sourcing funds from students. Such fees represent a small percentage of the total institution's income, especially in the federal universities. Adeyemi and Osunde (2005) asserted that the proponents of tuition fees believe that it is a means of generating income for the university and at the same time makes the University to be more responsive to students' needs.

4. Education trust fund (ETF): The Education Trust Fund (formerly known as Education Tax Fund) was established through the Education Tax Decree Number 7 of 1993 which compelled companies operating in Nigeria, which have up to 100 employees on their pay roll to contribute 2% of their pre-tax earnings in a year to the Education Trust Fund (ETF) for the funding of education. The ETF has so far

made its presence felt in many universities across the country through the construction and /or rehabilitation of new classroom blocks, hostels, staff office complexes, and laboratories.

5. Loans: Educational institutions can take loans from financial institutions to execute their programs (Ajayi and Ayodele, 2002). However, because of non-profit motive of public schools they do not have advantage of taking loans from commercial banks and other lending agencies.

6. Income-generating activities: Income generating activities, according to Odekunle (2001) are insignificant except at the University of Lagos where that source is used to fund significant percentage of the recurrent expenditure. The income generating activities, especially informal sector activities will enable the university to meet its financial needs and obligations.

Federal Government Expenditure on Education

The First National Development Plan (1962-1968), according to Samuel (2003) allocated 69,763 million pounds to education sector out of a total expenditure of 676,800 million pounds. This amount represented 10.3 percent of the total expenditure during the period. In the Second National Development Plan (1970-1974), out of a total capital expenditure of 1,025,369 billion naira, 138,893 million naira representing 13.3 percent was allocated to education. In the Third National Development Plan (1975-1980), 2,464 billion naira out of 32,855 billion naira was allocated to education. This amount represented 7.5 percent of the total capital investment for the plan period. This pattern of financing has not changed,

not even in contemporary or recent history of financing education in Nigeria as can be seen in Appendix B.

Appendix B Proportion of Federal Government Budget Allocated to Education (1999-2015)

From Appendix B, it can be obviously inferred that there was no time when allocation came close to the 26 percent minimum recommended by UNESCO. If this recommendation of 26% allocation of the annual budget of any country to education is anything to go by, Nigerians could rightly conclude, based on available statistics, that the education sector in Nigeria has always and still remains grossly underfunded. It is thus, clear why educational institutions have been incessantly shut in the two decades and even now (Odekunle, 2001). Okuwa (2008), in a comparative analysis involving some African countries expenditure on education vis-à-vis their Gross National Product concluding that, for Nigeria, the facts are embarrassing. The abysmal nature of fund allocation to the education sector in comparison to some other countries on the African continent is further illustrated in Appendix C. Appendix C reveals that education in Nigeria, when compared with what obtains in other countries, is grossly under-funded. Whereas the central government allocation to the total annual budgetary allocation in Ghana, Kenya and Uganda, averaged 26%, 20% and 15% respectively, that of Nigeria was 3%. The spending ratio of Nigerian government on education in proportion to its

GNP in relation to other African countries shows that the funding of this sector of the economy is very poor.

Federal Government Investment to Tertiary Education through TETFund

Appendix D

One could see in the analysis above that the funding pattern in fig 3 reduces year in year out from 2010, even when the number of intended higher institution applicant is increasing geometrically and when majority of the these institution of learning are in dire need of funding. Therefore this huge discrepancy brought about the effect of inadequate funding in higher education

Problems of Higher Educational Financing

In the quest for development, developing countries have acknowledged that investment and adequate funding of higher education is a viable condition that facilitates change since its value hinges on teaching, learning, research and the production of qualified personnel which are needed for national development (UNESCO, 2002). Funding of Nigerian higher education is imperative because of the costs involved in maintaining an institution. John and Parson (2004) observed that the continuing cost of governance is ascribed to increasing higher educational bills of many countries of the world especially the developing countries coupled with growing overhead costs. Investment in higher education revolved around capital and recurrent expenditure that are cogent to academic survival of higher

institutions in the current period of global competition for attracting funding and best hands. Bako (2002) stated that higher education funding is costly and faces competing imperatives for public spending which is salient to an extent that it is not yet fully appreciated in all countries that are immensely sensitive politically. However, Nigerian government has not been able to fund higher education adequately in order to achieve best result. Ajayi and Ekundayo (2006) argued that the Nigerian government over the years has not met the United Nations Educational Scientific and Cultural Organization (UNESCO) recommendation of 26% of the total budget allocation to education sector despite the government hoax claim of heavy budget allotted to higher education on yearly basis. Kalama *et al* (2012) found that excessive spending on recurrent expenditure such as the huge legislator's jumbo pay and servicing of domestic debts spent on over heads have contributed to the neglect of the higher education and other critical sectors of the economy which has equally affected the cost of governance in Nigeria.

Thus, over the years, the funding of higher education can be classified into the pre-deregulation and the deregulation periods. While the pre-deregulation period in Nigeria's higher educational financing was characterized by government or public funding alone, in which case, higher priority was accorded to funding higher education; but unfortunately creating a wrong impression among Nigerians that funding of higher education is the exclusive preserve of government. Under the second regime, (deregulation regime) which is a post-structural adjustment program, things began to change as economists started to argue that the benefits of

the acquisition of any higher education program go largely to the individual as a “private good” for which beneficiaries and their families should pay (Schultz 1961; Psacharopoulos 1984; Babalola 1995; Longe 1999; Adediji 2003; Okebukola 2003).

Understandably, funding is critical to the survival of higher educational institutions. This is because, studies (Iyiola, 1995; Bako, 2002; Omoike and Gbinge, 2004; Akintayo, 2004;) for example, have shown that in an era of highly competing demands, the public funding of higher education has continued to be a vexed issue not only on account of who should fund alone, but since the provision of adequate facilities and necessary manpower have proven difficult in this sector, an application of the deregulation option becomes very vital to the sustenance of the system. One is aware of certain facts arising from these challenges, that despite the reality of increase in sectoral allocation, the pressure on existing facilities and manpower with its attendant stress and frustrations, have constituted demands of low morale to staff and students, coupled with the failure of the universities to generate 10% of their fund requirements internally on their own, appears a valid case for the deregulation of the sector.

Need for Efficient Financing of Higher Education

As at today, the number of prospective students seeking admission into tertiary institutions in Nigeria is projected at over 1.2 million (JAMB, 2001; 2003) and only about 20% of this number actually secures admission to such institutions (public or private). This figure, by the Joint Admissions and Matriculation Board

Policy meeting (2012) rose to 1.5 million out of which only 20% could be absorbed into tertiary institutions in Nigeria (public or private). The reason is not far-fetched and it is simply that the demand outweighs the supply especially in the Universities. Because of the inherent regulated impression, the public is of the view that government will continue to subsidize University education, thus making it attractive, but at the same time, they have forgotten the issues of accessibility and equality of education access (Akintayo, 2003). Abdu (2003) noted that parents and students are always apprehensive of any new initiative of management of tertiary institutions in regards to the introduction of fees. Giving the fact that, despite the normal government subventions (allocation) to universities, there is still the existence of difficulty on the part of the universities to meet her only 10% internal fund generation quota to ensure the sustenance of the universities.

Currently, there are thirteen other sources of fund generation for the universities other than the statutory allocation. These are Tertiary Education Trust Fund (TETFund), grants from bilateral and multilateral organizations, endowments, contributions from corporate bodies and individuals, consultancy services, transport services, charges paid by students, commercialization of guest houses, commissioned research, commercialization of patents, staff schools, books/printing press/publishing houses and remedial program, among others (Abdu, 2003). In spite of all these sources, coupled with the subvention from government, it is observed that the funds reaching the Universities for their capital and recurrent expenditure remain grossly inadequate. Learning facilities are outdated as

characterized by dilapidated structures, inflation and the decline in the purchasing power of the naira. These have eroded universities' subventions, staff remuneration packages and the ability to make available resources adequate for the provision of needed equipment and facilities.

The universities have been incapacitated in coping with students' enrolment explosion arising from delay in the rate of fund releases particularly that most universities have failed in raising their internally generated income despite a clear target of earning at least 10% of their current costs. From this background, it becomes imperative that to satisfy the ever-expanding demand (access) and equality of universities education; the deregulation of the sector is inevitable.

As enunciated earlier on, the post Structural Adjustment Program (SAP) has ushered in lots of reforms in the Nigerian economy which are mostly dictated by the International Monetary Fund(IMF) and the World Bank (Akintayo, 2003). Deregulation has, therefore, characterized many sectors of the Nigerian economy such as transportation, telecommunication, aviation, health, banking and even education. To accept the desirability of competition as a pre-requisite for standardization and efficiency, then, the different instruments of privatization need to be compared, namely, selling or deregulation to allow the entry of competitors (Hughes, 1998). Accordingly, the easiest way to introduce competition is to deregulate the sector. Therefore, deregulation policy on higher educational financing is seen as a well thought-out alternative to access education through increased and improved participation of all beneficiaries of the process.

As the concern of the stakeholders in higher education continued to be higher, they, at the National Summit on Higher Education reached a number of conclusions on the issue of funding of higher education. As reported by Okebukola (2003), the summit concluded among other things that:

- a. an increase in the funding levels to Universities is required to enable them improve on the provision of facilities and services;
- b. universities must increase their internally generated funding levels;
- c. all stakeholders should be challenged to share in the cost of education by paying some fees in order to attain and sustain a reasonable level of funding of higher education in Nigeria;
- d. government should implement and sustain provision of scholarship, bursaries and loans to ensure that all Nigerians with capacities to seek education at the tertiary level can actualize them;
- e. funding for postgraduate training should be enhanced; and
- f. accountability and transparency are important to the management of funds in the institutions and agreed that, these potentials be comprehensively explained with due cognizance to national interest.

The essence of this access policy by all developing nations has been attributed to those factors which McGivney (1990) posited are the three major reasons policies on increasing and widening access for university education has continue to be sustained. These reasons are firstly because certain social groups are systematically disadvantaged within the educational system, measures are required

to encourage wider participation from these groups for reasons of equity and social justice; secondly, access is encouraged for reasons, associated with promotion and expediency at times when patterns of demographic decline amongst high school leavers indicate a need to find new sources of recruits to higher education and thirdly, as a factor of national interest, government have maintained that investment in human capital is important for the economic growth and development of society, and that increased access will help sustain economic competitiveness with international competitors.

Akintayo (2004) notes that deregulation of higher educational financing enhance the acceleration of performance-based funding. Performance-based funding models fund institutions on the basis of what is achieved. Performance can be assessed using measures of efficiency (the relationship between inputs and outcomes) and effectiveness (the extent to which desired outcomes are achieved). This could only be achieved and sustained through deregulation of higher educational financing. Deregulation also enhances more partners' entry into the business of higher educational investment especially with strategic management performance in the application of resources and standards. Deregulation does not only create expansion in access, it also provides alternatives in opportunities to higher educational financing and development. Deregulation facilitates specialization and standardization of higher educational services among all stakeholders. In fact, as observed by Samuel (2003), it is one of the strategies for raising additional resources for higher education.

Guidelines and Requirements for Assessing and Utilization of TETFUND Intervention Fund

Specifically, the beneficiaries of the fund are required by law to apply the money for the provision or maintenance of:

- a. essential physical infrastructure for teaching and learning;
- b. instructional material and equipment;
- c. research and publication;
- d. academic staff training and development; and
- e. any other need which, in the opinion of the Board of Trustees, is critical and essential for the improvement of quality and maintenance of standards in the higher educational institutions.

The Board of Trustees of the Fund who are statutorily charged with the responsibility of administering, managing and disbursement of the education fund have approved guidelines for accessing and utilizing the fund, which all beneficiaries are required to comply with. This is aimed at ensuring a purposeful and judicious utilization of the intervention fund. Beneficiaries of the intervention fund are therefore enjoined to familiarize themselves with these guidelines as non-compliance could lead to delays in accessing the Fund (Igbuzor, 2014).

Section 7(2) of the TETFund Act provides that the Board of Trustees shall administers, manage and disburse the education tax on the basis of -

- a. funding of all public tertiary educational institutions;
- b. equality among the six geo-political zones of the Federation in case of special intervention ; and
- c. equality among the states of the Federation in the case of regular intervention.

The distribution of funds among the public tertiary institutions shall be in the ratio of 2:1:1 as between universities, polytechnics and colleges of education. The Board of Trustees are also empowered under the Act to give due consideration to the peculiarities of each geopolitical zone in the disbursement and management of the tax between the various levels of education. In view of the above , the Board of Trustees have approved that in distributing the tax, a State with more than one university, polytechnic and colleges of education shall in each intervention year decide and communicate to the Fund, the institution under this categories that should benefit from the Fund. This is to ensure fairness and equality in the disbursement of funds to the institutions.

The conditions for enlistment as beneficiaries of the Fund are as follows:

- a. request by the university/polytechnic/college of education to TETFund for enlistment;
- b. must be a public University/Polytechnic/College of Education, that is Federal/State;
- c. must have a law establishing the institution;

- d. evidence of recognition by the regulatory agency;
- e. commencement of academic activities; and
- f. verification of academic activities by TETFund staff

Guidelines and Requirements for Accessing Funds for Academic Staff Training and Development (AST & D) Programme and Conference Attendance. Eligibility for the Programme

Drawing from the 2011 TETFund Act, to be eligible for the Academic Staff Training and Development programme, beneficiaries must have met the following conditions:

1. Be nominated by the beneficiary's institution through the institution's AST & D Committee or Staff Development Committee as the case may be;
2. Completed TETFund AST & D Nomination Form duly signed by the Head of Department, Dean of Faculty and the Vice Chancellor or Rector or Provost of the beneficiary institution;
3. Submitted current Admission Letter (with cost implication, if the programme is tenable in foreign Universities/Institutions);
4. Submitted his/her Curriculum Vitae;
5. Submitted a duly completed, signed and stamped Bond for the beneficiary institution where he/she is an employee in the teaching profession of the institution;
6. Submitted his/her Bank Details, i.e., Official Salary Pay Point.

Physical Infrastructure and Quality of Business Education

There is need for business educators' in tertiary institutions to use requisite infrastructures to teach the skills and knowledge that students need in 21st century. For business educators to be more productive, they need adequate infrastructural tools in their teaching. Infrastructure is vital in achieving effectiveness in the teaching and learning of business education. Adequate Infrastructure and Provision of educational facilities and infrastructural development is very vital for the achievement of educational goals in business education.

Pergrum and Adeyar (2002) also noted that many business educators' lack the requisite ICT related knowledge needed in business education and this constitute one of the main impediments to the realization of their ICT related goals. Adegbenjo (2011) stressed that it is important for OTM students (business education students inclusive) to develop ICTs skills since this skill is required for effective and efficient performance on the job.

Funding of education and indeed business education has always been a problem. For education to achieve the desired effect of development and integration, it has to have adequate funding. Funding is a tool for quality assurance in a field like business education. Business education when properly funded will create an avenue through which students develop abilities, attitudes and other forms of behaviors of positive value to the society. According to Igbuzor (2006), funding of education in Nigeria should be jointly funded. The quality of equipment and facilities in tertiary institutions have both deteriorated and the existing ones are

grossly inadequate for the large number of students admitted per programme. Also the challenge posed by globalization, Information and Communication Technology (ICT), high level of corruption, poor maintenance culture in the system, infrastructural decay and inadequate teaching materials, equipment and facilities have effect on curriculum, methodology, facilities, staff and equipment.

Training and Development and Quality of Business Education

According to Tannenbaun (1992) “Training and development is a function of human resource management concerned with organizational activity aimed at bettering the performance of individuals and groups in organizational settings”. He emphasized that training and development is synonymous with “Human Resource Development”, “Human Capital Development” and “Learning and Development”.

Rusobya (2012) said that “training and development describes the formal ongoing efforts that are made within organizations to improve the performance and self-fulfillment of their employees through a variety of educational methods and programs”. In the modern workplace, these efforts have taken on a broad range of applications from instruction in highly specific job skills to long-term professional development. Training and development, in the words of Tannenbaun, encompasses three main activities:

Training: This activity is both focused upon and evaluated against the job that an individual currently holds.

Education: This activity focuses upon the jobs that an individual may potentially hold in the future and is evaluated against those jobs.

Development: This activity focuses upon the activities that prepare the employees for the future.

Azi (2000) states three major objectives of development: Raising peoples' living levels, i.e., incomes and consumption levels of food, medical services, education through relevant growth process. Creating conditions conducive to the growth of peoples' self-esteem through the establishment of social, political and economic systems and institutions which promote human dignity and respect and Increasing peoples' freedom to choose by enlarging the range of their choice variables, e.g., variables of goods and services.

Related Empirical Studies

A few studies related to this work have been conducted by scholars. Some of the studies related to the present study are summarized in this section of related empirical studies.

Odunaike, Ijaduola and Epetimehin (2012) conducted a study titled "Assessment of the quality of business education programme in selected higher

institutions in Ogun State”. The study assess the quality of business education programme in selected higher institutions in Ogun State. A descriptive research design was used for the study with thirty lecturers(10) lecturers per institutions drawn from the three higher institutions offering business education as a programme participated in the study. The three institutions include: Tai Solarin University of Education, IjebuOde; Tai Solarin College of Education, Omu-Ijebu; and Moshood Abiola Polytechnic, Abeokuta. Three hypothesis were developed for the study and a 12 item questionnaire fashioned along the four points Likert-type was used for data collection. It was tagged; Quality of Business Education in Higher Institutions Questionnaire (QBEHIQ).The three null hypotheses posited in the study were tested using the chi-square statistic at 0.05 level of confidence. The study found out that the first challenge militating against quality assurance in business education programme is poor funding and inadequate infrastructure which work against the goal of quality assurance. The study also found out that politicization of appointments of Heads of department of business education programme in educational institutions and shortage of business education teachers.

The study recommend that Government should expedite action on the legislative frame work for the proposed national commission for quality assurance as this would go a long way to harmonizing and improving quality assurance at the different levels of education sector in Nigeria. Also that Government should also be ready to allocate substantial amount of money to education from the annual budget. This would greatly improve quality and standard of education in the country. The

curriculum of the business education programme should also be reviewed to reflect the current developmental and technological changes in the country.

Odunaike, Ijaduola and Epetimehin (2012) and the present study are concerned about quality of business education in higher institutions. Odunaike, Ijaduola and Epetimehin concentrated on assessing the quality of business education programme while the present study analyse TETFund interventions in improving the quality of business education in universities in Edo and Delta states.

Martin (2010) conducted a study titled Factors Affecting the Provision of Quality Education in Public and Private Secondary Schools in Central Equatoria State, Juba County South Sudan. The purpose of this study was to examine the factors affecting the provision of quality education in public and private secondary schools in Central equatorial State, Juba County South Sudan. The study was guided by six research questions. The study employed both descriptive survey and naturalistic designs and the target population was all students, teachers, head teachers, parents/guardians and community members/leaders. Stratified, simple random and snow ball sampling techniques were used to select respondents for the study. Questionnaires and interviews were used to quantitative and qualitative data. Besides, direct observation checklist and document analysis guide were also used to collect qualitative data information in school settings. The collected data was analyzed using quantitative and qualitative techniques. The quantitative data was analyzed using descriptive statistics involving frequencies and percentages to summarize data and it was presented using frequency distribution tables, pie charts

and bar graphs. Meanwhile qualitative data was organized into themes and analyzed using narratives and direct quotations of the respondents' views, experiences and information. The findings showed that there was lack of enough and professionally qualified and trained teachers, teaching and learning materials and teachers were not motivated due to low remuneration. The study concluded that the government of South Sudan should employ more professionally qualified and trained teachers to curb the problem of scarcity of teachers. It recommended that in order to solve the problem of teachers, the government should construct a Teacher Training College in the country to train teachers on various teaching subjects; it should motivate teachers by paying them reasonable salaries in order to raise their status in the country.

Martin and the present study are concerned about quality education in institutions of learning. Martin concentrates on factors affecting the provision of quality education in public and private secondary schools while the present study analyse TETFund interventions in improving the quality of education in Edo and Delta States

Ayuba, and Mohammed (2014) conducted a study titled Investigating the Factors Affecting Performance of Business Management Students in Nigerian Universities. The study examined the impact of the factors affecting the performance of business management students in Nigerian universities. Survey research design was used to gather data for the study. A sample of 200 students

drawn from the population of 300 was used for the study. Descriptive statistics and t-test statistics was used to analyze the research questions and hypotheses.

The study found out that the process of student's performance evaluation to be fair and the grading system conducted objectively based on actual performance of students, while examination questions and tests are subjected to internal and external moderation for optimum standard. The study also found that student's workload is commensurate with the number of credit hours for the business courses and the course helps students to communicate effectively, as well as improving their practical skills and expertise in problem solving approaches to addressing numerous managerial problems confronting the Nigerian business managers. The study further reveals that the role of the department has the most significant impact on the performance of business management students in Nigerian Universities, particularly in the area of compliance with National Universities Commission Benchmark and Minimum Academic Standards (BMASS) by most business management related departments.

The study recommends that Nigerian Universities with Business Management related programs should adhere strictly to operational guidelines as contained in the National Universities Commission Benchmark and Minimum Academic Standards (BMASS). Also, adequate learning facilities such as lecture classes/ theatres, hostel accommodation, functional computer system and medical services should be provided to make the environment conducive for teaching and

learning. It also recommend that qualified personnel with requisite skills be engaged by universities and students should be encouraged to partake in tutorials, workshops and other problem solving approaches to help in better understanding of quantitative courses.

Ayuba, and Mohammed (2014) and the present study are concerned about performance of business students by implication. The present study analyze Tetfund interventions in improving the quality of business education while Ayuba, and Mohammed (2014) study examined factors affecting the performance of business management students in Nigeria universities.

Okereke (2015) carried out a study titled “Business Educators’ Need for Requisite Infrastructure for the Business Education Programme in Tertiary Institutions. Three research questions were formulated for the study and the descriptive survey design was used for the study Simple sampling technique was used for the study. The Population of the study are business educators in department of business education in both federal and state universities in south-east and south -south of Nigeria. Simple percentage frequency count was used to analyze the instrument. The study revealed that business education graduates have the knowledge and skills to do business on their own and that face book and other social media are used very highly needed by business education programme in Nigeria.

Okereke (2015) and the present study are concerned about infrastructure in business education programme in tertiary institutions. The present study analyze Tetfund interventions in improving the quality of business education while Okereke (2015) concentrated on need for infrastructure in business education programme.

Adavbiele (2016) carried out a study titled“Impact of Education Trust Fund (ETF) on Tertiary Institutions in Nigeria, Using College of Education, as Case Study”. Four research questions were developed for this study and the descriptive survey research was adopted for the study. Simple percentage and mean was used to analyse the study. The study recommended that Accounts of ETF should be audited twice a year. Although this is a little unusual, however, it will help instill discipline in the management of ETF.

2. Independent Corrupt Practice and other Related Crimes Commission (ICPC) should always investigate corrupt activities in ETF. This will help the management to be judicious with the resources of ETF.

3. Accounts of stewardship of members of the Board of Trustees should be presented on the floor of the National Assembly once a year. This will enable all Nigerians to be accurately informed of the role each member of the Board of trustees play in the disbursement of the funds to various institutions every year.

4. Penalties for companies that fail to pay their accurate two percent tax, should be enforced with vigour.

Adavbiele (2016) and the present study was concerned about the activities of Tetfund in improving the quality of education. The present study concentrated on tetfund interventions in improving the quality of business education while Adavbiele (2016) focused on the Impact of Education Trust Fund (Etf) on Tertiary Institutions in Nigeria,

Summary of Related Literature

Relevant literature related to the performance of Tertiary Education Trust Fund (TETFund) in improving the quality of business education in tertiary institutions in Edo and Delta States were reviewed. The conceptual framework dealt with the concept of business education, Tetfund interventions and quality of business education in tertiary institutions.

The theoretical framework touched on the public goods theory and system theory which are related to this study. The theoretical studies covered relevant literature related to quality assurance in business education, quality assurance measuring parameters, factors affecting teachers quality in business education, effects of poor teachers quality graduates on business education, the state of higher education in Nigeria, sources of financing university education in Nigeria, federal government expenditure on education, problems of higher educational financing, need for enhancing higher education financing, the effects of quality on education, TETFund as an intervention agency in tertiary institutions, guidelines and

requirements for accessing and utilization of TETFund intervention fund, sharing formulae for disbursement of funds to beneficiaries, conditions for enlisting as tertiary education trust fund beneficiary, guidelines and requirements for accessing funds for physical infrastructure and provision of equipment.

Review of empirical studies covered studies related to Tetfund interventions in improving the quality of business education in tertiary institutions. However no empirical studies have been done on the assessment of the performance of TETFund in improving the quality of business education in tertiary institutions in Edo and Delta States. Therefore this work was interested in filling this gap.

CHAPTER THREE

METHOD

This chapter deals with the procedure for carrying out the study, it covered the research design, area of the study, population of the study, sample and sampling technique, instrument for data collection, validation of the instrument, reliability of the instrument, method of data collection and method of data analysis.

Research Design

The study adopted descriptive survey design. According to Nworgu (2006) survey design is one in which a group of people or items is studied by collecting and analyzing data from only a few people or items considered to be representative

of the entire group. Akuezuilo and Agu (2003) stated that survey design specifies how such data will be collected, analyzed and findings are expected to be generalized to the entire population. Odunaike, Ijaduola and Epetimehin (2012) conducted a study titled “Assessment of the quality of business education programme in selected higher institutions in Ogun State” and was found successful.

This design is therefore considered suitable for this study as it tends to find the extent of Tertiary Education Trust Fund interventions using questionnaire in improving the quality of business education in Edo and Delta States. Also data generated from the publications of the operations department of Tetfund was used in the discussion of findings.

Area of the Study

This study was conducted in Edo and Delta States using tertiary institutions that offer business education in the two States. The two States made up the former Mid-Western and Bendel States and they have common boundary and cultural background. The two States are located in the south- south geo-political zone of Nigeria. Edo State occupies a unique geographical position which is midway between the Yoruba speaking people of western Nigeria, the Ibo speaking people of Eastern Nigeria and the Hausa speaking people of Northern Nigeria. Edo State has 18 local government areas with its capital in Benin City. Edo State people are generally engaged in farming, trading, blacksmithing, brass casting, carving,

poultry, weaving of cloth and mats and fishing done mostly by the people who live at the banks of River Niger. It is one of the oil producing States in Nigeria.

Delta State on the other hand has 25 local government areas. It has boundaries with Edo, Rivers, Anambra, and Bayelsa States. The major occupation of the people is fishing and farming. It is also one of the oil producing States in Nigeria with its capital at Asaba.

The choice of the area was informed by the high number of tertiary institutions in the two states which offer business education as an academic programme. There is also the existence of TETFund intervention in the tertiary institutions.

Population of the Study

The population of the study comprises 235 business educators in Edo and Delta States as at August, 2016. The population size was obtained from departmental records of the tertiary institutions in Edo and Delta States. (see Appendix B Page 138).

Sample and Sampling Technique

The entire population of the study was two hundred and thirty-five (235) business educators. This size was considered manageable for the study hence, no sampling was drawn and no sampling technique was required.

Instrument for Data Collection

The instrument used for data collection was a structured questionnaire. The questionnaire titled “TETFund and Quality of Business Education Assessment Questionnaire” (TETQUA) was developed by the researcher based on insight gained from the literature reviewed. The instrument has two sections-: A and B. Section A contained two items design to collect demographic data of the respondents such as gender and type of tertiary institutions, while section B was broken into four clusters namely clusters B1 to B4 covering the four research questions and hypotheses. Cluster B1 has 22 items which covered infrastructural development and quality of business education; cluster B2 has 11 items which covered academic staff training and development and quality of business education; cluster B3 has 18 items which were on academic research growth and the quality of business education and cluster B4 has 6 items which were on book publication and quality of business education. The instrument has a 5points rating scale of very high extent (VHE) -5 points; high extent (HE) -4 points; moderate extent (ME) 3 points; low extent (LE) -2 points; and very low extent (VLE)-1 point. The respondents were required to choose only one option for assessment of the situation for each questionnaire item.

Validation of the Instrument

The instrument was validated by three experts. One of the experts came from the Department of Vocational and Technical Education, University of Benin, Benin City. One came from the Vocational Education Department, Nnamdi Azikiwe University and the third one from Measurement and Evaluation in Delta State

University, Abraka. The experts were provided with the title of the study, purpose of the study, the research questions and the hypotheses. They were requested to check the research instrument items for relevance, clarity and suitability in addressing the purpose of the study and whether the instrument was capable of eliciting the needed information for the study. Comments, criticisms, advice and suggestions of the experts were adequately taken into consideration before the final copy of the questionnaire was produced.

Reliability of the Instrument

The reliability of the data collection instrument was pilot tested on 20 business educators from Ebonyi state University, Ebonyi, the Polytechnic, Ilaro and Adeyemi College of Education, Ondo State. The Cronbach Alpha was used to determine the internal consistency of the items. The reliability coefficient obtained for the clusters were 0.72, 0.60, 0.70, and 0.79 respectively. These figures were considered high enough for the instrument to be reliable. (See Appendix E Page 141).

Method of Data Collection

Copies of the data collection instrument were personally administered by the researcher with the assistance of two research assistants. The research assistants

were briefed on how to administer and collect copies of the questionnaire. The research assistants visited the institutions and administered the instrument personally to the staff involved in the study. Respondents were given seven days after which they were re-visited for retrieval of completed copies of the questionnaire. This was to enable them have enough time to complete the questionnaire and to ensure a high response rate. In the final analysis, 230 copies of the completed questionnaire (98%) were retrieved and used for the study while 5 copies representing 2% were lost.

Method of Data Analysis

Descriptive statistics of simple percentage, mean and standard deviation were used to analyze data related to the research questions. The null hypotheses were tested using the z test statistic at 0.05 level of significance. The mean and standard deviation were regarded as the measure which best represents the entire distribution of the data. Real limit of values was used for taking decisions on the items as follows.

Response categories	Rating	Boundary limit
Very High Extent	5	4.50-5.00
High Extent	4	3.50-4.49
Moderate Extent	3	2.50-3.49

Low Extent	2	1.50-2.49
Very Low Extent	1	0.50-1.49

If the standard deviation is large, it means there is a wide spread of data, but if it is small, it means the observation are close to each other and hence close to the centre. The z test statistic was used to analyze the null hypotheses with the aid of SPSS 24.0 version. The null hypothesis will be accepted when the probability value is greater than or equal to 0.05 and the alternative hypothesis will be rejected when the probability value is greater than 0.05

CHAPTER FOUR

PRESENTATION AND ANALYSIS OF DATA

This chapter presents the analysis of the data collected in respect of the study. Tables are used in the presentation of results in accordance with the five research questions and five hypotheses formulated for the study.

Analysis of Data Related To Research Questions

Research Question 1

To what extent has TETFund's provision of physical infrastructure and equipment improved the quality of business education in Edo and Delta States?

Data collected in respect of this research question are shown in Table 1

Table 1

Respondents' Mean Responses on TETFund Provision of Physical Infrastructure and Provision of Equipment improved the Quality of Business Education

N=230

S/N	Aspects of Physical Infrastructure and Provision of Equipment	\bar{X}	SD	Remarks
1	Tetfund has helped in revamping of infrastructure in business education	2.30	0.85	High Extent
2	Tetfund has assisted in the provision of educational equipment in business education department	3.00	0.59	High Extent
3	Rebuilding dilapidated business education buildings by Tetfund improves the quality of business education	2.53	0.52	Very High Extent
4	Buildings Tetfund has built has contributed to improved quality of business education	2.70	0.64	High Extent
5	Due to the intervention of Tetfund, there is adequate infrastructure in business education department.	2.00	1.08	Moderate Extent
6	Tetfund has helped in the provision of enough seats in the lecture halls in business education	2.60	1.16	Moderate Extent
7	Tetfund has helped in the provision of adequate instructional materials for business education programme	2.05	1.12	Moderate Extent

8	There were insufficient seats in business education department before Tetfund interventions	3.57	1.23	Moderate Extent
9	Tetfund has helped in the provision of laboratory equipment's which enhance students' performance over time	2.87	0.85	High Extent
10	There is good physical facilities(classroom desks, seats,workshops,ICT Laboratory e.t.c) in business education through the assistance of Tetfund	3.00	0.92	High Extent
11	Students have enough space to practice what they have been taught in business education	2.50	0.84	High Extent

Table 1: Continued

S/N	Aspects of Physical Infrastructure and Provision of Equipment	\bar{X}	SD	Remarks
12	There was serious decay in the area of accommodation for staff before Tetfund interventions	3.70	0.81	High Extent
13	My teaching is content- centred due to Tetfund interventions	3.00	1.24	Moderate Extent
14	My teaching is student centred due to Tetfund interventions	2.65	1.89	Moderate Extent
15	Tetfund has helped in the provision of computers and its accessories in business education	3.20	0.50	Moderate Extent
16	Business education department has a functional computer laboratory through the assistance of Tetfund	3.00	0.32	Moderate Extent
17	Tetfund provision of educational facilitates and equipment to business education enhance academic performance	2.80	0.98	Moderate Extent
18	Equipping computer laboratories and workshops by tetfund enhance business education programme in my institution.	3.35	0.45	Moderate Extent
19	Infrastructure provided by tetfund makes teaching of business education practical.	3.68	0.21	High Extent
20	Infrastructure provided by Tetfund to business education has low operating cost.	2.43	1.32	Low Extent
21	The equipment / infrastructure provided by tetfund in my department support teaching and learning.	3.76	0.24	High Extent
22	The equipment / infrastructure provided by tetfund in my department accommodate business education current curriculum.	3.54	0.27	High Extent
23	The equipment / infrastructure provided by tetfund in my department allow business educators and business education students to be comfortable when using it	2.66	0.66	Moderate Extent
24	Tetfund has helped in the provision of laptops, desktops computers which has improved the quality of business education.	2.54	0.21	Moderate Extent
25	The impact of TETFund in the area of infrastructure and provision of equipment has been reasonably felt in my university.	2.53	0.73	Moderate Extent
26	The impact of tetfund has being felt in the area of infrastructure in business education department	2.75	0.15	Moderate Extent
27	In the area of physical infrastructure and provision of equipment, tetfund has helped to improve the quality of business education in tertiary institutions.	2.60	0.46	Moderate Extent
Grand Mean		3.72	0.26	Moderate Extent

The Data in Table 1 revealed that the mean values of the respondents ranged from 2.00 to 3.76. Items 8, 12, 19, 21, and 22 have mean values which ranged from 3.50-4.49. This implies that the respondents agreed that TETFund contribution to physical infrastructure and provision of equipment have to a high extent improved the quality of business education in tertiary institutions in Edo and Delta States. Items 1, 2, 3, 4, 6, 9, 10, 11, 13, 14, 15, 16, 17, 18, 20, 23, 24, 25, 26 and 27 have mean values which ranged from 2.50 -3.49. This shows that the respondents agreed that TETFund contribution of physical infrastructure and provision of equipment have to a moderate extent improved the quality of business education in tertiary institutions in Edo and Delta States. Item 5 and 7 have mean values which range from 1.50 – 2.49 and this implies that to a low extent TETFund provision of physical infrastructure and equipment improved the quality of education in tertiary institutions in Edo and Delta States.

The results of this study equally revealed that the standard deviation of the items ranged from 0.52 to 1.23, indicating that the respondents are not wide apart in their mean ratings with a grand mean of 3.72. The study shows that TETFund provision in the area of physical infrastructure and equipment has to a moderate extent improved the quality of business education in tertiary institutions in Edo and Delta States.

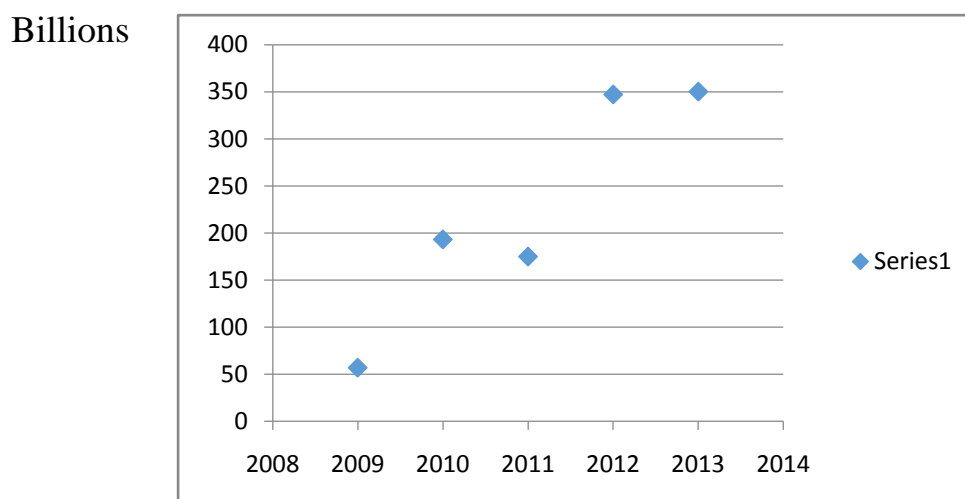


Fig 1: Graphical Representation of TETFund allocation to projects (infrastructural development and provision of equipment) from 2009 – 2013.

From the above it can be seen that fund disbursement in the area of infrastructure development has recorded an increase in tertiary institutions in Edo and Delta States

Research Question 2

To what extent has TETFund's sponsorship of business educators training and development improved the quality of business education in Edo and Delta States?

Data collected in respect of this research question are shown in Table 2.

Table 2

Respondents' Mean Responses on TETFund Sponsorship of business Educators Training and Development in Improving the Quality of Business Education
N=230

S/N	Aspects of Academic Staff Training and development	\bar{X}	SD	Remarks
28	Tetfund sponsorship of business educators has helped improved their qualification and professionalism	3.00	0.64	Moderate Extent
29	Sponsorship of business educators for training and development programmes was not done before the advent of Tetfund	2.01	0.59	Low Extent
30	Tetfund sponsorship of business educators for training has helped improved the quality of business education programme	2.59	0.55	Moderate Extent
31	Training and re-training of business education lecturers has lead to competent hands to handle business education curriculum	2.85	0.67	Moderate Extent
32	Tetfund has improved business education programme by providing adequate training	3.23	0.70	Moderate Extent
33	The gap between teacher and modern day office technology has been bridged by Tetfund through in-service training	3.54	0.70	High Extent
34	Due to training sponsored by Tetfund business educators can effectively utilize various teaching methods and teaching aids.	4.00	0.74	High Extent
35	Professional development activities sponsored by tetfund allow business education lecturers to acquire new experiences which will improve the quality of business education programme	3.89	0.93	High Extent
36	Professional development activities organized for business education has helped improved my teaching	4.34	0.59	High Extent
37	Professional development activities sponsored by tetfund has helped improve my skills, abilities and knowledge.	4.04	0.77	High Extent
38	The management of my University approves the application for TETFund sponsorship in my University for foreign and local training and development.	3.00	0.62	Moderate Extent
39	The training received through the sponsorship of tetfund has improved my performance on the job	3.08	0.71	High Extent
40	TETFund contribution to academic staff training and development in business education has significantly improved the quality of education in my university.	3.35	0.83	Moderate Extent
Grand Mean		4.15	0.23	Moderate Extent

The Data in Table 2 revealed that the mean values of the respondents ranged from 2.01 to 4.34. Items 33, 34, 35, 36, 37 and 39 have mean values which ranged from 3.50-4.49. This implies that the respondents agreed that TETFund sponsorship of staff training and development have to a high extent improved the quality of business education in tertiary institutions in Edo and Delta States. Items 28, 30, 31, 32, 38 and 40 has a mean values which range from 2.59 - 3.23. This implies that the respondents agreed that TETFund contribution to academic staff training and development have to a moderate extent improved the quality of business education in institutions in Edo and Delta States. Item 29 has a mean value of 2.01. This implies that the respondents agreed that TETFund contribution to academic staff training and development have to a low extent improved the quality of business education in institutions in Edo and Delta States.

The results equally revealed that the standard deviation of the items ranged from 0.55 to 0.93, indicating that the respondents are not wide apart in the mean ratings with a grand mean of 4.15, the study shows that TETFund sponsorship in the area of academic staff training and development has to a high extent improved the quality of business education in tertiary institutions in Edo and Delta States.

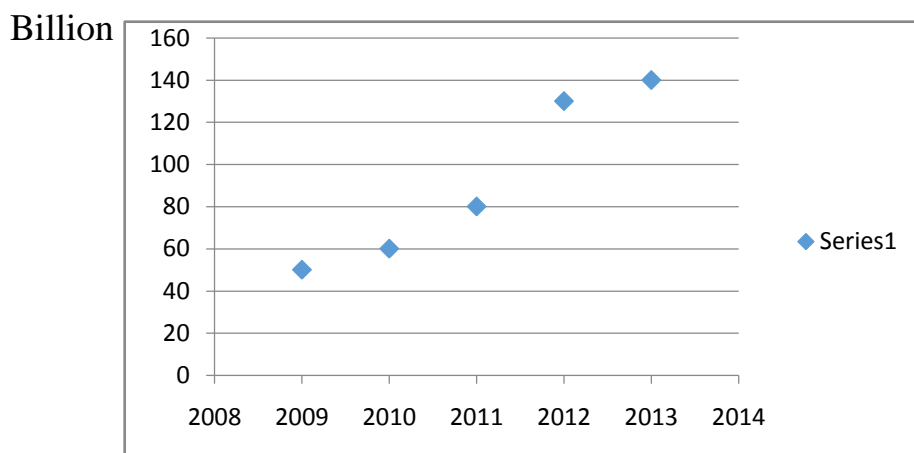


Fig 2: Graphical representation of TETFund allocation to staff training and development from 2009 – 2013

From the above figure, it can be seen that there has been a steady increase in the allocation of funds to academic staff training and an increase in year 2012 and 2013.

Research Question 3

To what extent has TETFund's sponsorship of business educators on academic research growth in business education improved the quality of business education in Edo and Delta States?

Data collected in respect of this research question are shown in Table 3.

Table 3

Respondents' Mean Responses on TETFund Contribution to Academic Research Growth in Improving the Quality of Education N=230

Aspects of Academic Research Growth

S/N		\bar{X}	S.D	Remarks
41	Tetfund supports business education lecturers to publish in local journals.	3.18	1.02	Moderate Extent
42	Tetfund support business education lecturers to publish in international journals.	2.40	0.77	Low Extent
43	Tetfund encourages research growth in business education	2.97	0.83	Moderate Extent
44	Tetfund provides research training and motivation to business education lecturers.	3.14	0.84	Moderate Extent
45	Business education library Tetfund has helped furnished has encouraged business lecturers to be research oriented	3.33	0.65	Moderate Extent
46	Tetfund research grants are easily accessible to business education lecturers in my university	2.69	0.78	Moderate Extent
47	Tetfund helps to provides link with other business education lecturers in other universities in Nigeria.	2.55	0.80	Moderate Extent
48	Tetfund helps to provide link with other international business education lecturers in other countries.	2.39	0.66	Low Extent
49	Research grants by Tetfund to business education lecturers universities increase staff performance on the job	3.82	0.63	High Extent
50	Tetfund has enabled the library in my department to be linked with the internet to help carry out research	4.11	0.71	High Extent
51	Tetfund has enabled the library the utilization of e-research in my department.	2.55	0.76	Moderate Extent

Table 3: Continued

S/N	Aspects of Academic Research Growth	\bar{X}	SD	Remarks
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52	Tetfund has helped business education library to be research oriented.	3.18	0.65	Moderate Extent
53	Tetfund has helped business education library to be well equipped	2.40	0.92	Low Extent
54	Tetfund has helped business education library to support teaching and learning	3.10	0.71	Moderate Extent
55	With the assistance of tetfund business education to be up to date	3.45	0.28	Moderate Extent
56	Research grants by Tetfund to business education lecturers enhance the quality of business education programme in my universities.	2.93	0.39	Moderate Extent
57	TETFund has significantly reduced the challenges business education lecturer face during research	2.87	0.27	Moderate Extent
58	TETFund contribution towards business education academic research has significantly improve the quality of business education in universities	2.98	0.20	Moderate Extent
Grand Mean		0.21	3.03	Moderate Extent

The Data in Table 3 revealed that the mean values of the respondents ranged from 2.39 to 4.11. Items 49 and 50 have mean values which ranged from 3.50-4.49. This implies that the respondents agreed that TETFund sponsorship of business educators on academic research growth have to a high extent improved the quality of business education in tertiary institutions in Edo and Delta States. Items 41, 43, 44, 45, 46, 47, 51, 52, 54, 55, 56, 57 and 58 have mean values ranging from 2.50-

3.49. This implies that the respondents agreed that TETFund sponsorship of business educators on academic research growth have to a moderate extent improved the quality of business education in tertiary institutions in Edo and Delta States. Items 42, 48 and 53 have mean values of 1.50 – 2.49. This implies that the respondents agreed that TETFund sponsorship of business educators on academic research growth have to a low extent improved the quality of business education in tertiary institutions in Edo and Delta States.

The results equally revealed that the standard deviation of the items ranged from 0.63 to 1.02, indicating that the respondents are not wide apart in the mean ratings with a grand mean of 3.03. The study shows that TETFund sponsorship of business educators in the area of academic research growth has to a moderate extent improved the quality of business education in Edo and Delta States.

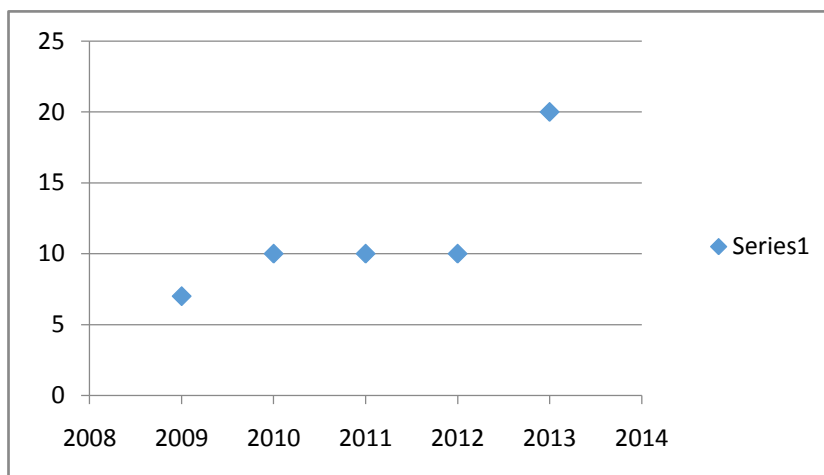


Fig 3: Graphical representation of TETFund allocation to academic research from 2009 – 2013

From the above it can be seen that fund disbursement in the area of academic research has recorded a steady increase and in year 2012 and 2013 there was an increase in funds allocated to research in tertiary institutions.

Research Question 4

To what extent has TETFund assistance to business educators in book publication improved the quality of business education in Edo and Delta States?

Data collected in respect of this research question are shown in Table 4

Table 4

Respondents' Mean Responses on TETFund Contribution to Book Publication in Improving the Quality of Education N=230

S/N	Aspects of Book Publication	\bar{X}	S.D	Remarks
59	Through the assistance of tetfund there is enough books available to students for effective learning	2.65	0.61	Moderate Extent
60	The intervention of Tetfund has brought about current books in the business education's library	2.43	0.50	Low Extent
61	Tetfund publications in business education are being utilized effectively by students	1.97	0.60	Low Extent
62	TETFund has help business education lecturers reduce the challenges of book publication.	2.08	0.59	Low Extent
63	ETF has been committed in introducing innovations and improvement through its intervention in the area of book publication	1.99	0.51	Low Extent
64	TETFund publications are used in my university.	2.40	0.54	Low Extent
65	TETFund grants to publish publish business education textbooks are easily accessible in my university.	2.31	0.51	Low Extent
66	TETFund contribution in book publication has contributed significantly to the improvement of quality in business education in my university.	1.99	0.59	Low Extent
Grand Mean		2.23	0.26	Low Extent

The data shown in Table 4 revealed that the mean values of the respondents ranged from 1.97 to 2.65. Items 60, 61, 62, 63, 64, 65 and 66 have mean values which ranged from 1.50-2.49. This implies that the respondents agreed that TETFund assistance to business educators in book publication have to a low extent

improved the quality of business education in tertiary institutions in Edo and Delta States. Item 59 has a mean value of 2.65. This implies that the respondents agreed that TETFund assistance to business educators in book publication has to a low extent improved the quality of business education in tertiary institutions in Edo and Delta States.

The results equally revealed that the standard deviation of the items ranged from 0.50 to 0.62, indicating that the respondents are not wide apart in the mean ratings with a grand mean of 2.23 shows that TETFund contribution in the area of book publication has to a low extent improved the quality of education in Nigerian universities.

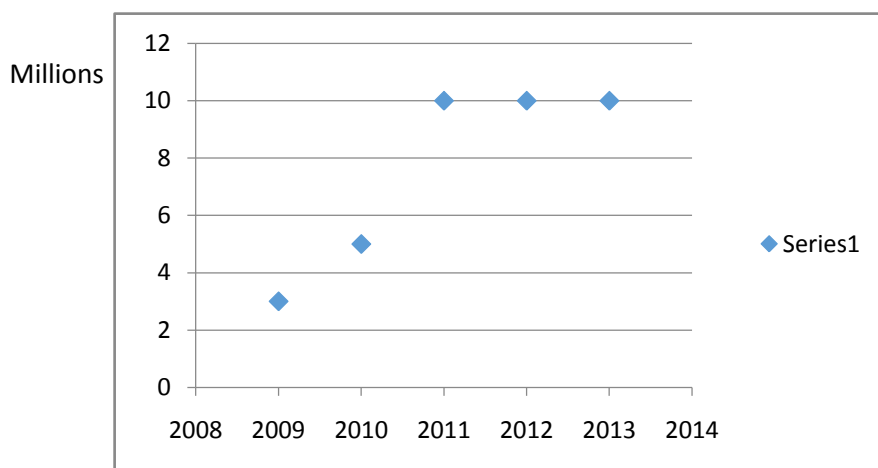


Fig 4: Graphical representation of TETFund allocation to book publication from 2009 -2013

From figure 4, it can be seen that fund disbursement in the area of book publication was on the same level in 2011, 2012 and 2013. This implies that funds

allocated to tertiary institutions in Edo and Delta States in the area of book publication has not increased in the last three years.

Analysis of Data Related to Hypotheses

Eight hypotheses were tested at 0.05 level of significance

Hypothesis 1: Male and female business educators do not differ significantly in their opinions regarding the extent TETFund's provision to physical infrastructure and provision of equipment in improving the quality of business education in Edo and Delta States

Analysis of data in respect of this hypothesis is shown in Table 5.

Table 5

z-Tests Analysis of Respondents Mean Responses of Tetfund Provision of Physical Infrastructure and Provision of Equipment in improving the Quality of Business Education **N=230**

Variable	N	X	SD	Df	Critical value	p- Value	Decision
Male	125	3.71	0.25	228	0.05	0.72	Not significant
Female	105	3.73	0.29				

Data in Table 5 show a probability value of 0.72 which is greater than the stated critical value of 0.05. This means that there is no significant difference in the mean responses of male and female academic staff regarding the extent of

TETFund's provision of physical infrastructure and equipment in improving the quality of business education in tertiary institutions in Edo and Delta States. Therefore the hypothesis which stated that male and female academic staff do not differ significantly in their opinions regarding the extent of TETFund's contribution to physical infrastructure and provision of equipment in improving the quality of business education in tertiary institutions was retained.

Hypothesis 2:

There is no significant difference in the opinion of business educators in different tertiary institutions on TETFund's provision to physical infrastructure and equipment in improving the quality of business education in Edo and Delta States.

Analysis of data in respect of this hypothesis is shown in Table 6.

Table 6

z- Tests Analysis of Respondents Mean Responses of Business Educators in different Tertiary institutions Regarding Tetfund Provision to Physical Infrastructure and Equipment in Improving the Quality of Business Education N=230

	N	X	SD	df	Critical Value	p- Value	Decision
Universities	36	3.12	0.23				
Polytechnics	54	4.15	0.14	228	0.05	0.97	Not significant
Colleges of Education	150	5.43	0.32				

Data in Table 6 show a probability value of 0.97 which is greater than the stated critical value of 0.05. This means that there is no significance difference in the mean responses of business educators in different tertiary institutions regarding the extent of TETFund's provision of physical infrastructure and equipment in improving the quality of business education in tertiary institutions in Nigeria. Therefore the hypothesis which stated there is no significant difference in the opinion of business educators in different tertiary institutions on TETFund's provision to physical infrastructure and equipment in business education in improving the quality of business education in Edo and Delta States was retained.

Hypothesis 3:

Male and female business educators do not differ significantly in their opinions regarding the extent of TETFund's sponsorship of business educators for training and development in improving the quality of business education in Edo and Delta States.

Analysis of data in respect of this hypothesis is shown in Table 7.

Table 7

z- Tests Analysis of Respondents Mean Responses of Tetfund Sponsorship for Training and Development in Improving the Quality of Business Education **N=230**

Variable	N	X	SD	df	critical	p- Value	Decision
Value							
Male	125	3.02	0.21				
				228	0.05	0.39	Not significant
Female	105	3.04	0.22				

Data in Table 7 show a probability value of 0.39 which is greater than the stated critical value of 0.05. This means that there is no significance difference in the mean responses of male and female business educators on the extent of TETFund's sponsorship of business educators for training and development in improving the quality of business education in tertiary institutions in Edo and Delta States.

Therefore the hypothesis which stated that male and female business educators do not differ significantly in their opinions regarding the extent of TETFund's sponsorship of business educators for training and development in improving the quality of business education in Edo and Delta States was retained.

Hypothesis 4:

There is no significant difference in the opinion of business educators in different tertiary institutions on TETFund's sponsorship of business educators for training and development in improving the quality of business education in Edo and Delta States

Analysis of data in respect of this hypothesis is shown in Table 8.

Table 8

z-tests Analysis of Respondents Mean Responses in Different Tertiary Institutions of Tetfund Sponsorship for Training and Development in Improving the Quality of Business Education **N=230**

Variable	N	X	SD	Df	Critical Value	p- Value	Decision
Universities	36	3.12	0.23				
Polytechnics	54	4.15		228	0.05	0.66	Not significant
Colleges of Education	150	5.43	0.23				

Data in Table 8 show a probability value of 0.66 which is greater than the stated level of significance of 0.05. There is no significant difference in the opinion of business educators in different tertiary institutions on TETFund's sponsorship of business educators for training and development in improving the quality of business education in Edo and Delta States. Therefore the hypothesis which stated that there is no significant difference in the opinion of business educators in different tertiary institutions on TETFund's sponsorship of business educators for training and development in improving the quality of business education in Edo and Delta States was retained.

Hypothesis 5:

There is no significant difference in the mean opinions of male and female business educators regarding the extent of TETFund's sponsorship of academic research growth in improving the quality of business education in Edo and Delta States.

. Analysis of data in respect of this hypothesis is shown in Table 9.

Table 9

**z-tests Analysis of Respondents Mean Responses of Tetfund Sponsorship to Academic Research Growth in Improving the Quality of Business Education
N=230**

Variable	N	X	SD	df	Critical Value	P- Value	Decision
Male	125	2.22	0.27				
				228	0.05	0.57	Not Significant
Female	105	2.23	0.22				

Data in Table 9 shows a probability value of 0.57 which is greater than the stated level of significance of 0.05. There is no significant difference in the mean opinions of male and female business educators regarding the extent of TETFund's sponsorship of academic research growth in improving the quality of business education in tertiary institutions in Edo and Delta States. Therefore the hypothesis which stated that there is no significant difference in the mean opinions of male and female business educators regarding the extent of TETFund's sponsorship of academic research growth in improving the quality of business education in Edo and Delta States was retained.

Hypothesis 6:

There is no significant difference in the opinion of business educators in different tertiary institutions regarding the extent of TETFund's sponsorship of academic research growth in improving the quality of business education in Edo and Delta State

Analysis of data in respect of this hypothesis is shown in Table 10.

Table 10:

z-tests Analysis of Respondents Mean Responses business educators in different tertiary institutions of Tetfund Sponsorship to Academic Research Growth in Improving the Quality of Business Education N=230

Variable	N	X	SD	Df	Critical Value	P-Value	Decision
Universities	26	3.12	0.23				
Polytechnics	54	4.15		228	0.05	0.97	Not significant
Colleges of Education	150	5.43	0.23				

Data in Table 10 shows a probability value of 0.97 which is greater than the stated level of significance of 0.05. This means that there is no significant difference in the opinion of business educators in different tertiary institutions regarding the extent of TETFund's sponsorship of academic research growth in improving the quality of business education in Edo and Delta States.

Therefore the hypothesis which stated that there is no significant difference in the opinion of business educators in different tertiary institutions regarding the extent of TETFund's sponsorship of academic research growth in improving the quality of business education in Edo and Delta State was retained.

Hypothesis 7:

Male and female business education lecturers do not differ significantly in their opinions on the extent of TETFund's contribution in assisting business educators in book publication for quality improvement of business education in Edo and Delta States.

Analysis of data in respect of this hypothesis is shown in Table 11.

Table 11

z-tests Analysis of Respondents Mean Responses of Tetfund Contribution to Book Publication in Improving the Quality of Education
N=230

Variable	N	X	SD	Df	Critical Value	P- Value	Decision
Male	125	2.22	0.27	228	0.05	0.04	Significant
Female	105	2.23	0.22				

Data in Table 11 shows a probability value of 0.04 which is lesser than the stated level of significance of 0.05. This means that Male and female business education lecturers differ significantly in their opinions on the extent of TETFund's

contribution in assisting business educators in book publication for quality improvement of business education in Edo and Delta States.

Therefore the hypothesis which stated that Male and female business education lecturers differ significantly in their opinions on the extent of TETFund's contribution in assisting business educators in book publication for quality improvement of business education in Edo and Delta States was retained.

Hypothesis 8:

There is no significant difference in the opinion of business educators in different tertiary institutions regarding the extent of TETFund's contribution in assisting business educators in book publication for quality improvement of business education in Edo and Delta States.

Analysis of data in respect of this hypothesis is shown in Table 12.

Table 12:

z-tests Analysis of Respondents Mean Responses of Business Educators in Different Tertiary Institutions on Tetfund Assistance in Book Publication in Improving the Quality of Education **N=230**

Variable	N	X	SD	Df	Critical Value	P-Value	Decision
Universities	36	3.12	0.23				
Polytechnics	54	4.15		228	0.05	0.02	Not significant
Colleges of Education	150	5.43	0.23				

Data in Table 12 shows a probability value of 0.02 which is lesser than the stated level of significance of 0.05. This means that there is a significance difference in the mean responses of business educators in different tertiary institutions regarding the extent of TETFund's contribution in assisting business educators in book publication for quality improvement of business education in Edo and Delta States. Therefore the hypothesis which stated that There is a significant difference in the opinion of business educators in different tertiary institutions regarding the extent of TETFund's contribution in assisting business educators in book publication for quality improvement of business education in Edo and Delta States was retained.

Summary of Findings

The major findings of the study are summarized as follows:

1. TETFund provision in the area of physical infrastructure and equipment have to a moderate extent improved the quality of business education in tertiary institutions in Edo and Delta States. There was no significant difference between the mean responses of male and female business educators in their opinion regarding the extent of TETFund's provision of physical infrastructure and equipment in improving the quality of business education in tertiary institutions in Edo and Delta states.
2. There was no significant difference between the mean responses of business educators in different tertiary institutions in their opinion regarding the extent of TETFund's provision of physical infrastructure and equipment in improving the quality of business education in tertiary institutions in Edo and Delta states.
3. TETFund sponsorship in the area of academic staff training and development have to a high extent improved the quality of business education in tertiary institutions in Edo and Delta States. There was no significant difference between the mean responses of male and female academic staff in their opinion regarding the extent of TETFund's contribution of academic staff training and development in improving the quality of business education in Edo and Delta States.

4. There was no significant difference between the mean responses of business educators in different tertiary institutions in their opinion regarding the extent of TETFund's sponsorship of academic staff training and development in improving the quality of business education in Edo and Delta States.
5. TETFund contributions in the area of academic research growth have to a moderate extent improved the quality of business education in tertiary institutions. There was no significant difference between the mean responses of male and female academic staff in their opinion regarding the extent of TETFund's contribution to academic research growth in improving the quality of education in Edo and Delta States
6. There was no significant difference between the mean responses of business educators in different institutions in their opinion regarding the extent of TETFund's contribution to academic research growth in improving the quality of business education in Edo and Delta States
7. TETFund assistance in the area of book publication have to a low extent improved the quality of business education in tertiary institutions in Edo and Delta States. There was a significant difference between the mean responses of male and female academic staff in their opinion regarding the extent of TETFund's contribution to book publication in improving the quality of education in Edo and Delta States

8. There was a significant difference between the mean responses of business educators in different institutions in their opinion regarding the extent of TETFund's contribution to book publication in improving the quality of business education in in Edo and Delta States.

CHAPTER FIVE

DISCUSSION, CONCLUSION AND RECOMMENDATIONS

This chapter discusses the findings of the study, draws conclusion, implication of the study, made recommendations, provided limitations of the study and made suggestions for further research. The findings are discussed according to the different aspects covered in the research questions and hypotheses.

Discussion of Findings

Discussions on the findings of the study are done as follows:

Extent of TETFund's Provision of Physical Infrastructure and Provision of Equipment Improve the Quality of Business Education in Edo and Delta States.

The findings of the study in respect of the first research question as shown in Table 4 revealed that TETFund provision in the areas of physical infrastructure and equipment have to a moderate extent improved the quality of business education in tertiary institutions in Edo and Delta States. It showed that TETFund's efforts in rebuilding dilapidated buildings; provision of educational facilitates and equipment to tertiary institutions and equipping laboratories and workshops have to a moderate extent enhanced students' performance.

From Figure 1, it can be seen that TETFund allocation to infrastructural development and provision of equipment increased from 57million in 2009 to 350million in 2013. This shows that TETFund allocation towards infrastructural

development in Nigerian universities is high. This finding agreed with Nwagwu (2004), who posited that availability of adequate school buildings, classrooms, chairs and tables, laboratory, library and other physical structures were necessary for the accomplishment of any educational goals and objectives in business education. It also agrees with Mohammed and Adamu(1999) that the fund establishment was certainly one of the most positive development in the educational system in relation to infrastructure development in business education. Infrastructure according to Ehiametalor (2010) is the operational inputs of every instructional programme and constitutes elements that are necessary for teaching and learning. The author held that for learning to be improved, there must be an environment, in which the infrastructure and architecture reflect and reinforce inclusive social values and the natural features of the surrounding environment; a physically comfortable environment which provides students, teachers and education support personnel with shelter from the elements, protection against risks to their health, sufficient physical space and appropriate sanitary facilities, separate for boys and girls, and other utilities, such as electricity and water among others.

The findings also revealed that there was no significant difference in the mean responses of male and female business educators regarding the extent of TETFund's contribution of physical infrastructure and provision of equipment in improving the quality of business education in tertiary institutions in Edo and Delta States. The findings further revealed that there was no significant difference

between the mean responses of business educators in different tertiary institutions in their opinion regarding the extent of TETFund provision of physical infrastructure and equipment in improving the quality of business education in Edo and Delta States.

Extent TETFund's Sponsorship of business educators training and development improve the quality of business education in Edo and Delta States.

The findings of the study revealed that TETFund sponsorship in the area of academic staff training and development have to a high extent improved the quality of business education in tertiary institutions in Edo and Delta States. It shows that Staff training and development provided by TETFund has been a major boost to university education, and the improved the quality of education in university education. From the graphical representation, it can be seen that TETFund allocation to staff training and development increased from 50million in 2009 to 140million in 2013. This shows that TETFund allocation towards academic staff training in Nigerian universities is moderate

In agreement with this summation, Anyamele (2004) emphasized the importance of staff development in the current changing higher education landscape especially in business education where new technologies in the world of work are being introduced. Duke (2012) also argued that higher education institutions should recognize that their staff members are their vital and valued assets. As a result, tertiary institutions should commit themselves to encouraging

and enabling staff to realize their potential by providing opportunities for all colleagues to gain knowledge, skills and experience necessary to enhance their contribution to meeting individual and organizational objectives. Akinyemi (2013) added that staff training and development is a technique or tool to increase quality, efficiency and output. It can be associated with high quality professional performance resulting in career advancement, strategic development and initiative to sustain change.

Professional development therefore is a vital element to the survival and growth of higher education systems. Thus, institutions must carefully plan and implement professional development programs to achieve the necessary and desired growth. To be successful, the professional development programs need to be taken into account both for the benefits of the staff and the institutions.

The findings also revealed that there was no significant difference in the mean responses of male and female business educators regarding the extent of TETFund's sponsorship of business educators on training and development in improving the quality of business education in tertiary institutions in Edo and Delta States. The findings further revealed that there was no significant difference in the mean responses of male and female business educators in different tertiary institutions regarding the extent of TETFund's sponsorship of business educators on training and development in improving the quality of business education in tertiary institutions in Edo and Delta States.

Extent TETFund's sponsorship in academic research growth improve the quality of business education in Edo and Delta States.

The findings of the study revealed that TETFund's contributions in the area of academic research growth have to a moderate extent improved the quality of business education in tertiary institutions in Edo and Delta States. The results showed that Tetfund encourages research growth, provides research training and motivation to staff and furnishes the libraries in universities to enable staff carry out researches. From the graphical representation, it can be seen that TETFund allocation to research has not been notable. From 7million in 2009 it merely increases to 20million in 2013.

In agreement with this summation, Light (2012), stated that research improves teaching and learning in universities. Also, Cetto (2008) emphasized that research improves educational policy making and decision.

Nations all over the world have recognized that national growth and competitiveness depends very much on continuous technological improvement and innovation, driven by a well organized vibrant research and development system which integrates the research and training capacities of higher education with the needs of industry and the larger society Cetto (2008).

The findings also revealed that there was no significant difference in the mean responses of male and female business educators regarding the extent TETFund's contributed to academic research growth so as to in improve the quality

of business education in Edo and Delta States. The findings further revealed that there was no significant difference in the mean responses of male and female business educators of different tertiary institutions regarding the extent TETFund's sponsorship to academic research growth in improving the quality of business education in tertiary institutions in Edo and Delta States.

Extent TETFund's contribution in assisting business educators in book publication improve the quality of business education in Edo and Delta States.

The findings of the study in respect of the fourth research question revealed that TETFund contribution in the area of book publication has to a low extent improved the quality of business education in Edo and Delta States. The findings showed that TETFund has to a low extent helped to reduce the challenges of book publication, through grants for book publication, all in a bid to improve the quality of business education in tertiary institutions in Edo and Delta States. This means that TETFund contribution in assisting business educators in book publications has not improved the quality of business education in tertiary institutions in Edo and Delta States. From the graphical representation, it can be seen that TETFund allocation to book publication has been low when compared to other areas of TETFund interventions. TETFund book development fund initiative is designed to address the dearth of quality locally published books and journals through revitalizing of professional academic publishing and thereby promote the

consumption of locally published materials in our universities, but with the allocation, this has not been achieved.

The findings contradict the position of Peers (2003) that book publications, academic materials and resources can improve students' motivation to learn.

The findings also revealed that there was a significant difference in the mean responses of male and female business educators regarding the extent of TETFund's assisting business educators in book publication improved the quality of business education in tertiary institutions in Edo and Delta States. The findings further revealed that there was a significant difference in the mean responses of male and female business educators from different tertiary institutions regarding the extent of TETFund's assistance to business educators in book publication improved the quality of business education in tertiary institutions in Edo and Delta States.

Conclusion

From the findings of the study, it can be seen that TETFund has improved the quality of business education in tertiary institutions in the areas of infrastructures and provision of equipment, academic staff training and development and academic research growth to an extent. But in the area of book publication TETFund activities was not readily felt. It shows that from TETFund

allocation it has been able to make significant positive impact towards improving the quality of business education in tertiary institutions in Edo and Delta States.

It is concluded that the activities of TETFund should be encouraged in order to launch tertiary institutions on a better footing in terms of quality business education. Quality in business education is associated with improvement in the livelihoods of individuals and higher productivity and thus improvement of the economic growth of the nation.

Implications of the Study

The findings of this study have far reaching educational and policy implications on universities. This is because empirically, universities are central to the development of all countries, although unfortunately this notion has not been given sufficient impetus in Nigeria. The implication therefore is that there is need for adequate funding of tertiary institutions to meet international standards so as to meet the global requirements of producing requisite manpower that will serve in different capacities and contribute positively to the socio-economic and political development of the country. The findings of this study have far reaching implications for the government of Nigeria because improved quality of education is associated with improvement in the livelihoods of individuals and higher productivity and thus economic growth of nation.

The findings of this study also have far reaching policy implications on management of tertiary institutions because adequate re-training and development of staff is the nerve that suffices the need for fluent and smooth functioning of work in organizations, Thus, it helps in enhancing the quality of work life of employees and organizational development. The implication is that there is need for proper training of staff so as to enhance their effectiveness and readiness to meet with the dynamics in the tertiary education sector.

Recommendations

Sequel to the findings and conclusion of the study, the following recommendations are made:

1. There is need for Evaluation and monitoring. This involves a formal process carried out within the school setting. The aim of evaluation and monitoring as a quality assurance strategy is to see how the system can be assisted to improve on present level of performance. There is need to examine the qualification of teachers, availability of equipment in the required number as well as the proper use of the processes involved in the various skills to ensure that the finished products are of high standard. Evaluation will show (if any) the gap existing between the intended objectives of the school program and the actualized objectives. Similarly, it will expose areas that need improvement. Through constant evaluation and monitoring of business education activities in terms of effective control by the heads of departments

and constant feedback to management and good utilization of reports, the standard of business education would be raised high and sustained. So, evaluation and monitoring of business education programs should be regularly done to ensure high quality of the program.

2. There is need for adequate funding: Business education needs to be funded adequately to enable its programs to achieve the aim of ensuring quality in education. The funding needs of business education are quite enormous and they need to be addressed promptly. These needs include the purchase of equipment and facilities for typing laboratories, Information and Communication Technology (ICT) laboratories, model offices, provision of infrastructure, maintenance of equipment and facilities, training and retraining of staff, funding of students work experience programs amongst others. Government of Nigeria should further support the Tertiary Education Trust Fund especially in the area of funding. The intervention agency should be encouraged through prompt tax collection and budget allocations and cooperation from the Federal Inland Revenue Services (FIRS) for an efficient service that can induce more wonderful outcome from TETFund efforts.
3. Business educators should be subjected to training and retraining from time to time in order to remain relevant and useful. Management of tertiary institutions should endeavor to conduct training and development programs for all staff, as training and development programs play a vital role in every

organization. These programs will improve employee performance in the workplace, update employee knowledge, enhance their personal skills and help in avoiding managerial obsolesces. Consultants who are skillful in the training of staff should be engaged to complement the effort of TETfund in training business educators in order to improve their skills and knowledge.

4. There must be a positive attitudinal change, internal integrity and commitment by all stakeholders to the whole issues of education for quality to be assured in business education.
5. Banks, industries, companies, philanthropic organizations and well-meaning Nigerians should assist tertiary institutions through the management of the institutions in complementing the effort of TETfund in the provision of physical infrastructures and equipment to the universities
6. Publishers should complement the effort of TETfund in assisting the Nigerian university staff in the publication of their books and articles without payment. Such publishers should be encouraged by government by granting them tax relief and other incentives for smooth operations.
7. There is need for more enlightenment on the part of chief executives of tertiary institutions in Nigeria and TETFund desk officers with regards to procedures of accessing the funds. This is to avoid the challenge of missing funds which is as a result of inability of institutions to meet the requirements for assessment of yearly allocation due to ignorance about the procedures.

8. Chief executives of institutions should be advised to stop the discriminations and sentiments in recommending academic staff for trainings, seminars and workshops. Until this area is looked at seriously as a matter of concern, the practice will likely continue and thereby deprive qualified beneficiaries from accessing funds for advancement.
9. Finally, TETFund should make provision to allow a tertiary institution to assess missed funds met for the previous year instead of forfeiting such allocations.

Limitations of the Study

There are basically two fundamental limitations of the study.

1. Some of the academic staff did not fill the questionnaire. Even when they were given more time, they still refused to attend to the questionnaire, hence reducing the number of returned questionnaire used for data analysis.
2. Difficulty was encountered in getting data/information on TETFund. The agency was not ready to release vital information which was pertinent to the study. Also the universities were also reluctant in giving out information even when accompanied with a letter of introduction. These actually delayed the completion of this study.

Suggestions for Further Research

The following are suggestions for further research:

1. Analysis of TETFund interventions in improving the quality of business education in Nigeria.
2. The study should be expanded to cover other areas of TETFund interventions which were not covered in this study such as publication of journals; manuscript development; and conference attendance.
3. Only State and Federal tertiary institutions were in this study, other studies could be carried out to cover other tertiary institutions in the country.

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APPENDIX A

Sources of Funds for University Financing

Items of Expenditure	Sources	Percentage (%)
Personnel Government Grants		98
Other Sources		2

OverheadGovernment Grants	45
Income from User Charges	49
Income from Investment6	
Capital Government Grants (NUC)	68
Government Grants (ETF)	12
Private Sector Support	10
Income from Investment	4
Others	6

Source: Culled from Emunemu & Isuku (2012)

APPENDIX B

Proportion of Federal Government Budget Allocated to Education (1999-2015)

Year	% of total budget allocated to education
1999	4.46
2000	8.71

2001	7.13
2002	6.90
2003	7.75
2004	5.24
2005	8.21
2006	10.43
2007	9.75
2008	10.04
2009	8.79
2010	7.37
2011	9.32
2012	9.86
2013	10.21
2014	8.7
2015	10.7

Source: Nigeria Budget office. www.budgetofficegov.ng (various years)

APPENDIX C

Comparative Proportion of National Budget Allocated to Education in some African Countries

Countries	Average % of Allocation to Education
Botswana	21
Egypt	13

Ghana	26
Namibia	22
Tunisia	17
Morocco	17
Malaysia	18
Turkey	18
Kenya	20
Brazil	21
Indonesia	9
Cameroon	12
Iran	21
Kuwait	20
Uganda	15
Jordan	15
Nigeria	3
Angola	15
Mauritius	13

Source: United Nations International Children's Emergency Fund (UNICEF). Reported by Okuwa (2008)

APPENDIX D

TETFund Allocations to Tertiary institutions (2009 – 2013)

TETFUND ALLOCATION	2009	2010	2011	2012	2013
	Billion	Billion	Billion	Billion	Billion

Projects	57.00	193.14	175.00	347.00	356.00
Research	7.00	10.00	10.00	10.00	20.00
Library Development	10.00	20.00	25.00	53.00	60.00
Staff Training & Development	50.00	60.00	80.00	130.00	140.00
Publication of Journals	3.00	5.00	10.00	10.00	10.00
Manuscripts Development	-	-	5.00	5.00	-
Conference Attendance	-	15.00	20.00	40.00	40.00
Entrepreneurship Centres	-	-	75.00	-	20.00
TOTAL	127.00	303.14	395.00	595.00	646.00

Source: TETFund Desk Office.

Federal Government Investment to Tertiary Education through TETFund

Investment in Tertiary education from 2009-2013 **Universities**

Intervention s/Fund	Project Development	Academic Staff training and Dev.	Library Dev.	High Impact Project	Total
Allocation	163,071,07	27,222,000.	6,491,756,1	71,700,000,	268,484,83

	8,237.00	000.00	76.57	000,.00	4,413.57
Accessed	149,398,23	19,251,288,	1,980,601,2	62,700,000,	233,330,12
	8,237.00	386.11	16.87	000.00	7,339.98
Committed	13,672,840,	7,970,711,6	4,511,154,9	9,000,000,0	35,154,706,
but not	000.00	13.89	59.70	00.00	573.59
accessed					

Funding to Federal Universities and Inter University Centers from 2009-2013

S/N	Institutions	2009	2010	2011	2012	2013	Total
1	National Uni. Comm	1,497,283,589	652,011,755	-	173,135,539	-	2,322,431,283
2	Uni. of Ibadan	13,199,019,825	176,587,517	73,429,185	374,075,520	45,534,113	13,868,646,160
3	Uni. Of Lagos	11,097,891,256	108,553,357	52,158,806	674,075,520	45,534,113	11,978,213,052
4	Uni. Of Nig.	12,016,100,647	131,670,111	82,988,529	724,075,520	45,534,113	13,000,368,920
5	Nsuka Ahmadu Bello Uni. Zaria	11,265,635,663	127,198,604	84,915,241	365,075,520	45,534,113	11,888,359,141
6	O.A.U Ile-Ife	10,030,527,294	114,499,824	52,158,806	374,075,520	45,534,113	10,616,795,557
7	Uni. Of Benin	13,411,954,279	105,767,707	52,158,806	374,075,520	45,534,113	13,989,490,425
8	Uni. Of Jos	6,458,820,377	89,255,177	72,614,963	376,334,436	34,008,029	7,031,032,982
9	Uni. Of Calabar	10,534,061,159	132,467,115	61,431,661	576,334,436	34,008,029	11,338,302,400
10	Uni. Of Ilorin	6,074,129,673	40,202,642	1,877,532	376,334,436	34,008,029	4,446,608,917
11	Uni. Of Abuja	3,897,587,601	53,795,580	57,358,351	403,333,964	34,008,029	6,526,552,312
12	Uni. Of Agric. Abeokuta	5,514,140,243	72,658,062	58,787,868	290,830,762	33,672,236	5,491,941,799
13	Uni. Agric, Makurdi	5,091,910,344	47,676,668	27,851,789	278,485,219	46,017,781	5,491,941,799
14	MichOpera Uni of Agric	3,999,324,508	43,499,518	27,851,789	310,830,762	33,672,236	4,415,178,813
15	Uni. Of Port-Harcourt	9,655,200,630	42,329,891	41,381,368	368,372,719	35,519,096	10,303,430,205
16	AbuTafawa Balewa Uni	3,839,752,146	42,329,891	41,381,368	363,372,719	35,519,096	4,322,355,220
17	Uni. of Tech, Owerri	6,594,922,801	67,540,054	107,699,363	463,372,719	35,519,096	7,269,054,032
18	Fed. Uni of Tech Akure	4,075,499,251	69,662,131	85,409,014	363,372,719	35,519,096	4,629,462,211
19	Fed. Uni of Tech Minna	4,247,860,987	64,056,108	57,630,923	363,372,719	35,519,096	4,768,439,833
20	Modibo Adamu Uni Yola	3,623,219,310	16,727,390	63,586,660	563,372,719	35,519,096	4,302,425,175
21	Uni. Of Uyo	8,566,996,721	91,040,018	40,753,418	385,334,436	34,008,029	9,118,132,622
22	Uni. Of Maiduguri	9,930,573,450	150,464,034	56,598,217	385,334,436	34,008,029	10,556,978,166
23	NamdiAzikwe Uni. Awka	7,064,931,436	43,222,144	49,795,623	385,334,436	34,008,029	7,577,291,668
24	Bayero Uni. Kano	7,564,437,855	69,957,306	86,891,953	956,334,436	34,008,029	8,711,629,590
25	Usman DanFodio Uni	6,721,401,999	64,232,294	53,960,826	876,334,436	34,008,029	7,749,937,584
26	National Maths Centre	488,856,455	54,642,721	63,394,016	288,500,924	21,957,269	917,351,385
27	Nig. French Lang. Village,	490,819,985	46,716,700	30,235,028	178,500,924	21,957,269	768,229,906
28	Nig. Araic Lang. Village	293,556,584	37,182,474	21,253,586	178,500,924	21,957,269	552,450,837
29	Div of Agric Coll ABU	1,081,730,107	47,365,116	40,461,824	178,500,924	21,957,269	1,370,015,240
30	Fed. Uni. of Petrol Res.	1,068,772,919	73,464,948	54,191,026	385,923,042	47,194,134	1,629,546,069
31	Nig. Open University	3,220,666,219	472,392,901	135,781,933	285,000,000	65,000,000	4,178,841,053
32	Fed. Uni. Oye-Ekiti	2,260,100,028	49,537,919	43,588,886	303,633,333	29,444,444	2,686,304,610
33	Fed. Uni. Otueke	915,120,655	49,537,919	43,588,886	303,633,333	29,444,444	1,341,325,237
34	Fed. Uni. Dutse	1,177,749,115	49,537,919	43,588,886	464,744,444	18,333,333	1,735,953,679
35	Fed. Uni. Ndufe Alike	1,051,943,630	49,537,919	43,588,886	314,744,444	18,333,333	1,478,148,212
36	Fed. Uni. Lafia	975,936,241	49,537,919	43,588,886	296,744,444	18,333,333	1,384,140,823
37	Fed. Uni. Dutsen Ma	1,673,410,475	49,537,919	43,588,886	314,744,444	18,333,333	2,099,615,057
38	Fed. Uni. Kashere	1,964,665,329	49,537,919	43,588,886	314,744,444	18,333,333	2,390,869,911
39	Fed. Uni. Lokoja	1,966,549,238	49,537,919	43,588,886	314,744,444	18,333,333	2,392,753,820
40	Fed. Uni. Wukari	2,148,797,877	49,537,919	43,588,886	559,744,444	53,333,333	2,855,002,459
Total		206,391,858,312	3,820,696,444	2,147,779,881	15,944,347,395	1,326,488,144	229,631,170,176

Source: Fed Min Edu. (2014)

APPENDIX E
LETTER OF TRANSMITTAL

Department of Vocational Education
Faculty of Education
Nnamdi Azikiwe University,
Akwa
Nigeria
15th June, 2015

Dear Sir/Madam,

REQUEST FOR COMPLETION OF QUESTIONNAIRE

I am a postgraduate student in the above named Department and University. I am undertaking a study on **“Analysis of TETFund interventions in improving the quality of business education in tertiary institutions in Edo and Delta States”**.

Your frank and quick answers to the questions will highly be appreciated. Kindly fill the questions in a way that most accurately gives your opinion. Be assured that your responses will be treated with utmost confidentiality and will be used only for academic purpose only.

Thanks for your anticipated co-operation.

Yours faithfully,

Adesuwa IMAFIDON
Researcher.

APPENDIX F

TETFUND AND QUALITY OF BUSINESS EDUCATION PROGRAMME ASSESSMENT QUESTIONNAIRE

PART A: DEMOGRAPHIC PROFILE

INSTRUCTION: Listed below are items to elicit data on your personnel profile. Please tick [☐] the options in items 1-5 as they apply to you.

1. Gender: Male [☐] Female [☐]
2. Type of tertiary institution: university [☐], Polytechnics [☐], Colleges of Education [☐]

PART B: This part of the questionnaire deals with the four areas of TEFund intervention in business education in tertiary institutions. As a business educator, please tick [☐] in the column that best describe your assessment on the performance of TETFund interventions in improving the quality of business education in tertiary institutions in Edo and Delta States.

Use the response options below for all sections (B1 –B4)

Key:

Very High Extent	5points
High Extent	4points
Moderate Extent	3points
Low Extent	2points
Very Low Extent	1points

CLUSTER B1: TETFUND ON INFRASTRUCTURAL DEVELOPMENT AND THE QUALITY OF BUSINESS EDUCATION

INSTRUCTION: Listed below are items on infrastructural development and provision of educational equipment in improving the quality of business education in institutions in Edo and Delta States. Please tick (✓) in the relevant options in B1 below to indicate the extent of TETFUND intervention on infrastructural development and provision of educational equipment towards improving the quality of business education in institutions in Edo and Delta States.

	Infrastructural Development and Quality of Education	Very High Extent	High Extent	Moderate Extent	Low Extent	Very Low Extent
1	Tetfund has helped in revamping of infrastructure in business education					
2	Tetfund has assisted in the provision of educational equipment in business education department					
3	Rebuilding dilapidated business education buildings by Tetfund improves the quality of business education					
4	Buildings Tetfund has built has contributed to improved quality of business education					
5	Due to the intervention of Tetfund, there is adequate infrastructure in business education department					
6	Tetfund has helped in the provision of enough seats in the lecture halls in business education					
7	Tetfund has helped in the provision of adequate instructional materials for business education programme					

8	There were insufficient seats in business education department before Tetfund interventions					
9	Tetfund has helped in the provision of laboratory equipments which enhance students performance over time					
10	There is good physical facilities(classroom desks, seats,workshops,ICT Labouratory e.t.c) in business education through the assistance of Tetfund					
11	Students have enough space to practice what they have been taught in my business education					
12	There was serious decay in the area of accommodation for staff before Tetfund interventions					
13	My teaching is content- centred due to Tetfund interventions					
14	My teaching is student centred due to Tetfund interventions					
15	Tetfund has helped in the provision of computers and its accessories in business education					
16	Business education department has a functional computer laboratory through the assistance of Tetfund					
17	Tetfund provision of educational facilitates and equipment to business education enhance academic performance					
18	Equipping computer laboratories and workshops by tetfund enhance business education programme in my institution.					
19	Infrastructure provided by tetfund makes					

	teaching of business education practical.					
20	Infrastructure provided by Tetfund to business education has low operating cost.					
21	The equipment / infrastructure provided by tetfund in my department support teaching and learning.					
22	The equipment / infrastructure provided by tetfund in my department accommodate business education current curriculum.					
23	The equipment / infrastructure provided by tetfund in my department allow business educators and business education students to be comfortable when using it					
24	Tetfund has helped in the provision of laptops, desktops computers which has improved the quality of business education.					
25	The impact of TETFund in the area of infrastructure and provision of equipment has been reasonably felt in my university.					
26	The impact of tetfund has been felt in the area of infrastructure in business education department					
27	In the area of physical infrastructure and provision of equipment, TETFund has helped to improve the quality of business education in universities.					

CLUSTER B2: TETFUND ON ACADEMIC STAFF TRAINING & DEVELOPMENT AND THE QUALITY OF BUSINESS EDUCATION

INSTRUCTION: Listed below are items on academic staff training & development in improving the quality of business education in institutions in Edo

and Delta States. Please tick (✓) in the relevant options in B2 below to indicate the extent of TETFUND intervention on academic staff training & development towards improving the quality of business education in institutions in Edo and Delta States.

	Academic Staff Training & Development and Quality of Business Education	Very High Extent	High Extent	Moderate Extent	Low Extent	Very Low Extent
28	Tetfund sponsorship of business educators has helped improved their qualification and professionalism					
29	Sponsorship of business educators for training and development programmes was not done before the advent of Tetfund					
30	Tetfund sponsorship of business educators for training has helped improved the quality of business education programme					
31	Training and re-training of business education lecturers has lead to competent hands to handle business education curriculum					
32	Tetfund has improved business education programme by providing adequate training					
33	The gap between teacher and modern day office technology has been bridged by Tetfund through in-service training					
34	Due to training sponsored by Tetfund business educators can effectively utilize various teaching methods and teaching aids.					
35	Professional development activities sponsored by tetfund allow business education lecturers to acquire new experiences which will improve the quality of business education programme					
36	Professional development activities organized for business education has helped improved my teaching					

37	Professional development activities sponsored by tetfund has helped improve my skills, abilities and knowledge.					
38	The management of my University approves the application for TETFund sponsorship in my University for foreign and local training and development.					
39	The training received through the sponsorship of tetfund has improved my performance on the job					
40	TETFund contribution to academic staff training and development in business education has significantly improved the quality of education in my university.					

CLUSTER B3: TETFUND ON ACADEMIC RESEARCH GROWTH AND THE QUALITY OF BUSINESS EDUCATION

INSTRUCTION: Listed below are items on academic research growth in improving the quality of business education in tertiary institutions. Please tick (✓) in the relevant options in B3 below to indicate the extent of TETFUND intervention on academic research growth towards improving the quality of business education in institutions in Edo and Delta States.

	Academic Research Growth and Quality of Business Education	Very High Extent	High Extent	Moderate Extent	Low Extent	Very Low Extent
41	Tetfund supports business education lecturers to publish in local journals.					
42	Tetfund support business education lecturers to publish in international					

	journals.					
43	Tetfund encourages research growth in business education					
44	Tetfund provides research training and motivation to business education lecturers.					
45	Business education library Tetfund has helped furnished has encouraged business lecturers to be research oriented					
46	Tetfund research grants are easily accessible to business education lecturers in my university					
47	Tetfund helps to provides link with other business education lecturers in other universities in Nigeria.					
48	30. Tetfund helps to provide link with other international business education lecturers in other countries.					
49	Research grants by Tetfund to business education lecturers universities increase staff performance on the job					
50	Tetfund has enabled the library in my department to be linked with the internet to help carry out research					
51	Tetfund has enabled the library the utilization of e-research in my department.					
52	Tetfund has helped business education library to be research oriented.					
53	Tetfund has helped business education library to be well equipped					
54	Tetfund has helped business education					

	library to support teaching and learning					
55	With the assistance of tetfund business education to be up to date					
56	Research grants by Tetfund to business education lecturers enhance the quality of business education programme in my universities.					
57	TETFund has significantly reduced the challenges business education lecturer face during research					
58	TETFund contribution towards business education academic research has significantly improve the quality of education in universities					

CLUSTER B4: TETFUND ON BOOK PUBLICATION AND THE QUALITY OF BUSINESS EDUCATION

INSTRUCTION: Listed below are items on book publication in improving the quality of business education in institutions in Edo and Delta states. Please tick (√) in the relevant options in B6 below to indicate the extent of TETFUND

intervention on book publication towards improving the quality of business education in institutions in Edo and Delta States.

	Book Publication and Quality of Business Education	Very High Extent	High Extent	Moderate Extent	Low Extent	Very Low Extent
59	Through the assistance of tetfund there is enough books available to students for effective learning					
60	The intervention of Tetfund has brought about current books in the business education's library					
61	Tetfund publications in business education are being utilized effectively by students					
62	TETFund has help business education lecturers reduce the challenges of book publication.					
63	ETF has been committed in introducing innovations and improvement through its intervention in the area of book publication					
64	TETFund publications are used in my university.					
65	TETFund grants to publish publish business education textbooks are easily accessible in my university.					
66	TETFund contribution in book publication has contributed significantly to the improvement of quality in business education in my university.					

APPENDIX G

Population of Business Educators in Edo and Delta States

	DELTA STATE	POPULATION
1	College of Education (Technical), Asaba	64
2	College of Education, Agbor	21

3	College of Education, Warri	22
4	Delta State college of Sports and Science Education, Mosogar	15
5	Delta State University, Abraka	06
6	Ozoro Polytechnic	15
7	Ogwashikwu, Polytechnic	15
	EDO STATE	POPULATION
1	College of Education, Igueben	5
2	College of Education, Ekiadolor	18
3	University of Benin, Benin City	13
4	Ambrose Alli University, Ekpoma	03
5	Benson Idahosa university, Benin City	5
6	Michael Imodu College of Education	5
7	Auchi Polytechnic, Auchi	20
8	Edo State Polytechnic, Usen	4
	TOTAL	235

APPENDIX H

RELIABILITY OF THE INSTRUMENT

RELIABILITY CALCULATION (Crombach Alpha)

Cluster B1

Descriptive Statistics

	Mean	Std. Deviation	N
v1	3.49	.270	20

Descriptive Statistics

	Mean	Std. Deviation	N
v1	3.49	.270	20
v2	3.53	.210	20

		v1	v2
v1	Cronbach alpha	1	.715
	Sig. (2-tailed)		.002
	N	20	20
v2	Cronbach alpha	.715	1
	Sig. (2-tailed)	.002	
	N	20	20

Cluster B2

Descriptive Statistics

	Mean	Std. Deviation	N
V1	3.86	.142	20
v2	3.92	.207	20

		v1	v2
v1	Cronbach alpha	1	.604
	Sig. (2-tailed)		.003
	N	20	20
v2	Cronbach alpha	.604	1
	Sig. (2-tailed)	.003	
	N	20	20

Cluster B3

Descriptive Statistics

	Mean	Std. Deviation	N
v1	3.52	.267	20
v2	3.62	.224	20

		v1	v2
v1	Cronbach alpha	1	.700
	Sig. (2-tailed)		.001
	N	20	20
v2	Cronbach alpha	.700	1
	Sig. (2-tailed)	.001	
	N	20	20

Cluster B4

Descriptive Statistics

	Mean	Std. Deviation	N
v1	4.11	.314	20
v2	4.00	.400	20

		v1	v2
v1	Cronbach alpha	1	.733
	Sig. (2-tailed)		.006
	N	20	20
v2	Cronbach alpha	.79	1
	Sig. (2-tailed)	.006	
	N	20	20

Cluster B1-B4

Descriptive Statistics

	Mean	Std. Deviation	N
v1	3.71	.152	20
v2	3.78	.093	20

		v1	v2
v1	Cronbach alpha	1	.710
	Sig. (2-tailed)		.002
	N	20	20
v2	Cronbach alpha	.710	1
	Sig. (2-tailed)	.002	
	N	20	20

APPENDIX I

MEAN AND STANDARD DEVIATION COMPUTATION

FOR INFRASTRUCTURE

Frequencies

[DataSet1] C:\Users\FIDELIS\Desktop\imafidon data.sav

Descriptive Statistics

	Q1	Q2	Q3	Q4	Q5	Q6	Q7	Q8	Q9	Q10	Q11	Q12
N Valid	350	350	350	350	350	350	350	350	350	350	350	350
Missing	0	0	0	0	0	0	0	0	0	0	0	0
Mean	3.93	4.45	4.69	3.69	3.39	3.45	2.98	3.00	3.76	3.84	3.75	3.68
Std. Deviation	.853	.588	.517	.640	1.082	1.159	1.115	1.226	.845	.914	.842	.805

Statistics

Overall mean and std dev

N	Valid	350
	Missing	0
Mean		3.7165
Std. Deviation		.26401

STAFF TRAINING**Frequencies****Descriptive Statistics**

		Q13	Q14	Q15	Q16	Q17	Q18	Q19	Q20	Q21	Q22
N	Valid	350	350	350	350	350	350	350	350	350	350
	Missing	0	0	0	0	0	0	0	0	0	0
Mean		4.25	4.41	4.40	4.24	4.28	4.17	4.27	3.07	4.34	4.04
Std. Deviation		.639	.593	.546	.669	.704	.700	.735	.932	.592	.769

Statistics

Overall mean and std dev

N	Valid	350
	Missing	0
Mean		4.1474
Std. Deviation		.22566

ACADEMIC RESERACH

Frequencies

Descriptive Statistics

	Q23	Q24	Q25	Q26	Q27	Q28	Q29	Q30	Q31	Q32	Q33	Q34
N Valid	350	350	350	350	350	350	350	350	350	350	350	350
Missing	0	0	0	0	0	0	0	0	0	0	0	0
Mean	3.18	2.40	2.97	3.14	3.33	2.69	2.55	2.39	3.82	4.11	2.55	3.18
Std. Deviation	1.016	.768	.829	.840	.649	.778	.799	.662	.634	.710	.758	.647

Statistics

Overall mean and std dev

N Valid	350
Missing	0
Mean	3.0252
Std. Deviation	.21473

PUBLICATION

Frequencies

Descriptive Statistics

		Q45	Q46	Q47	Q48	Q49
N	Valid	350	350	350	350	350
	Missing	0	0	0	0	0
Mean		2.65	2.43	1.97	2.08	1.99
Std. Deviation		.613	.495	.595	.589	.502

Statistics

Overall mean and std dev

N	Valid	350
	Missing	0
Mean		2.2234
Std. Deviation		.25876

APPENDIX J

DETAILED ANALYSIS OF RESPONDENT RESPONSES

Z-test computation for testing the null hypotheses

Hypothesis One

Group Statistics

gender		N	Mean	Std. Deviation	Std. Error Mean
Infrastructure	male	125	3.7129	.25488	.01628
	female	105	3.7254	.28517	.02783

	Levene's Test for Equality of Variances	
	F	Sig.(p-value)
Infrastructure Equal variances assumed	.910	0.39
Equal variances not assumed		

Hypothesis Two

Group Statistics

Institutions		N	Mean	Std. Deviation	Std. Error Mean
Infrastructure	Universities	36	3.12	0.23	.01628
	Polytechnics	54	4.15	0.14	.02783
	Colleges of education	150	5.43	0.32	0.2500

		Levene's Test for Equality of Variances	
		F	Sig.(p-value)
Infrastructure	Equal variances assumed	.910	0.92
	Equal variances not assumed		

Hypothesis Three**Group Statistics**

	gender	N	Mean	Std. Deviation	Std. Error Mean
Training and development:	male	125	3.7129	.25488	.01628
	female	105	3.7254	.28517	.02783

		Levene's Test for Equality of Variances	
		F	Sig.(p-value)
Training and development	Equal variances assumed	.910	0.39
	Equal variances not assumed		

Hypothesis Four**Group Statistics**

Institutions		N	Mean	Std. Deviation	Std. Error Mean
Training and development	Universities	36	3.12	0.23	.01628
	Polytechnics	54	4.15	0.14	.02783
	Colleges of education	150	5.43	0.32	0.2500

		Levene's Test for Equality of Variances	
		F	Sig.(p-value)
Training and development	Equal variances assumed	.910	0.66
	Equal variances not assumed		

Hypothesis Five**Group Statistics**

	gender	N	Mean	Std. Deviation	Std. Error Mean
Academic research	male	125	3.7129	.25488	.01628
	female	105	3.7254	.28517	.02783

		Levene's Test for Equality of Variances	
		F	Sig.(p-value)
Academic research	Equal variances assumed	.910	.57
	Equal variances not assumed		

Hypothesis Six**Group Statistics**

Institutions		N	Mean	Std. Deviation	Std. Error Mean
Academic research	Universities	36	3.12	0.23	.01628
	Polytechnics	54	4.15	0.14	.02783
	Colleges of education	150	5.43	0.32	0.2500

		Levene's Test for Equality of Variances	
		F	Sig.(p-value)
Academic research	Equal variances assumed	.910	.97
	Equal variances not assumed		

Hypothesis Seven

Group Statistics

	gender	N	Mean	Std. Deviation	Std. Error Mean
Book Publication	male	125	3.7129	.25488	.01628
	female	105	3.7254	.28517	.02783

		Levene's Test for Equality of Variances	
		F	Sig.(p-value)
Book Publication	Equal variances assumed	.910	0.04
	Equal variances not assumed		

Hypothesis Eight

Group Statistics

Institutions		N	Mean	Std. Deviation	Std. Error Mean
Book Publication	Universities	36	3.12	0.23	.01628
	Polytechnics	54	4.15	0.14	.02783
	Colleges of education	150	5.43	0.32	0.2500

		Levene's Test for Equality of Variances	
		F	Sig.(p-value)
Book Publication	Equal variances assumed	.910	0.02
	Equal variances not assumed		