

## **Impact of Education Trust Fund (Etf) on Tertiary Institutions in Nigeria, Using College of Education, as Case Study.**

Adavbiele, Justina. Ajegbelen;

PhD Department of Vocational & Technical Education, Ambrose Alli University, Ekpoma-Nigeria.

---

**Abstract:** *There is a general decay in human and material resources in Nigeria tertiary institutions due to poor funding. The tertiary education Trust Fund (TETFUND) is an intervention agency under the Education Trust Fund meant to assist all tertiary institutions in Nigeria to develop with the provision of infrastructural facilities. The Education Trust Fund (ETF) was a way out of crises in the educational sector in Nigeria. Funding of education has become a huge challenge, hence the lande committee report and subsequently the negotiations between unions and the government. This study was designed to investigate the impact of education Trust Fund on tertiary institution taking a core look at college of education, Ekiadolor as the case study in Benin Municipal Council of Edo state in Nigeria. The population of the study comprise of all the students of College of Education Ekiadolor, Edo state. There are approximately 40-60 thousand students presently; this population includes both the ICEP (Institute of Continue Education Part-time) and degree students of the institution. The findings showed despite the developmental impact in institutions of learning. ETF lacks effective internal control and this has given rise to numerous ills, the institution stands high risk of losing large portion of its resources through wastage and misappropriation. The study also revealed that problems that ETF is facing can be surmounted. They are are lack of proper accounting record, lopsidedness in the management of ETF, lack of proper sharing formula of the fund among the tertiary institutions. Recommendations were made on how tertiary institutions can be tailored to be center of excellence, a place of building brains, training of disciplined and highly skilled individuals in Nigeria.*

**Keywords:** *Funding, resources, TETFUND, infrastructural facilities, tertiary institutions*

---

### **I. Introduction**

#### **Background of the Study**

Education has been defined differently by various scholars as “a cultural action directed at creating attitudes and habits considered necessary for participation and intervention in one’s historical process” (Okonkwo, 1988). According to Okafor in Iwuchukwu (1993) Education is defined as a process of acculturation through which the individual is helped to attain the development of his potentials and their maximum activation when necessary according to right reason and to achieve hereby his perfect self-fulfillment. In the view of Uche (1984) “education is the process of training and developing the mental potentials, physical knowledge, skills and characters of individuals by formal and informal schooling.

In September 1976, the National Education Policy came into force by changing the school calendar, which used to run from January to December, to now commence from September to August. In addition, the school system which used to be majorly 8-5-4 (eight years of pre-primary school, 5 years of secondary school and 4 years of university education) now changed to 6-3-3-4 system. This means 6 years of primary education, 3 years of Junior secondary and 3 years of senior secondary school and 4 years of university education.

Tertiary institution, according to National Policy on Education (1981) are those institution that cover the post-secondary section of the national education system which is given in universities, polytechnics and college of education including college of technology, the advanced teachers training colleges, correspondent colleges and institution as may be allied to them. Over the years, it has been conjectured by education experts that one of the major problems militating against the realization of the objectives of establishing tertiary institution in Edo State is due to the problem of poor funding, on this therefore, Ozurumba (1998), said: the best education plan could be easily aborted if not supported by adequate funds. Inadequate funding of the system has been a contributing problem in this country. Authenticating this further, Amadi (1999) said: During the oil boom, the current period of great economic reversals in the petroleum oil sector, financing of education has suffered untold damages.

To this end, tertiary institutions need finance to carry out research in various discipline as medicine, engineering, education etc. They need funds for training and retraining of lecturers, acquire state of the art facilities and other amenities that can engender students potentials to the overall achievement of the aims and objectives of higher education in Edo state. Interestingly, between 1976 and 1996, Edo state produced many higher institutions namely: College of Education, Ekiadolor; Auchu polytechnic; University of Benin (Uniben); Ambrose Alli University, Ekpoma; Benson Idahosa University; Igbinedion University, Okada; College of

Education, Igueben, Edo StatE. However, like a flash in the pan the era of oil boom dwindled. Uche (1984) observed that by April 1987, Edo state suffered from oil gout, from 1989, there was a dramatic nose driving of the price of our major source of foreign exchange earner (crude oil). The colossal burden of financing the tertiary institution became apparently uneasy and extremely unbearable.

What necessitated the promulgation of the Education Trust Fund decree No 7 of 1<sup>ST</sup> January, 1993 was the widely recognized decline in educational standards and deep rots in infrastructure and other facilities in tertiary institutions in Nigeria. At the tertiary level of education, it was obvious that there was urgent need for emergency funding to improve educational facilities and infrastructure, restore high morale of lecturers, attract and retain qualitative entrants into the profession, encourage professionalism in teaching and improve teacher education curriculum. There was also the need to create an enabling environment for conducive teaching and learning and thus ensure the creation of a disciplined, committed, highly motivated, respected and professional teacher.

The Education Trust Fund was being regarded as a product of crises in the educational sector, going back to the 1980's with the introduction of the Structural Adjustment Programme (SAP) when funding of education became a huge challenge. Hence the lande committee's report and subsequently the negotiation between the federal government and Academic Staff Union of Universities (ASUU) in 1993 (Eze, 2011). The argument then was that government alone cannot fund education and it has to be done so the private sector can come in to assist government to fund education properly, hence the idea to introduce public tax, which culminated to the establishment of Education Trust Fund.

The above-mentioned needs therefore prompted the organization of the Education Trust Fund (ETF) workshop in 6 major cities across Nigeria from November 30 - December 1<sup>ST</sup> 1999 with the theme "Re-assessing Nigeria's Education Future". Consequently, the workshop committee urged the Education Trust Fund to specifically:

1. Provide scholarship, grants and bursaries to enable teachers continually retool and update themselves.
2. Support the development of a national policy on resource/materials production locally;
3. Support the development of libraries in primary, secondary and tertiary institutions especially in rural areas;
4. Support projects designed to enhance the reading culture;
5. Provide funds for the improvement of teacher education programme facilities in polytechnics, colleges of education and universities and
6. Make funds available to local government areas for the acquisition and distribution of teaching/learning materials and the renovation of classrooms, lecture halls, hostels through the service advisory boards and community leaders.

To this end therefore, the researcher deems it necessary to evaluate the Impact of Education Trust Fund in Nigerian Educational development with a focus on the tertiary institutions. In carrying out this research the following pertinent questions are asked and answered by this research: Can enough funds be raised out of the only 2% tax on the assessable profits of incorporated bodies in Nigeria? Can fund trustees ensure the judicious use of the meager resources as to meet the numerous obligations to restore the declining education sector? Can all the supposed tax payers be convinced and encouraged to continue to support the programme? Can the teachers' morale and the students performances be boosted enough to such a level as to positively rekindle interest in teaching and learning?

In the light of the above questions this study has been designed to investigate into the impact of education Trust Fund on tertiary institution taking a core look at college of education, Ekiadolor as the case study.

### **Statement of the Problem**

There is a general decay in human and material resources in Nigeria tertiary institutions due to poor funding. The tertiary education Trust Fund (TETFUND) is an intervention agency under the Education Trust Fund meant to assist in university development with provision of infrastructural facilities. It states that the total abdication of responsibilities on the part of the state government such as that TETFUND alone is left with the burden of providing infrastructure in the tertiary institutions negates the philosophy of setting up TETFUND, which envisaged an intervention agency that will complement what the various tiers of government are doing. ETF allocates funds to beneficiaries tied to specific projects that are awarded by the beneficiaries under strict supervision by TETFUND.

It is understood that ETF has its limits in intervention in tertiary education, which is proportionate to its revenue. Therefore, the question is: what are the objectives of ETF in the development of tertiary institution in Nigeria? How does ETF enhance the development of tertiary institution in Nigeria?

### **Objectives of the Fund**

The objectives of the fund according to Odicha (1993), NUC (1996) are:

- a. Work centered and prototype development,
- b. Staff development and conference attendance
- c. Library system at the different level of education,
- d. Research equipment procurement and maintenance
- e. Higher education book development fund,
- f. Redressing any imbalance in enrolment mix between the higher education institutions

### **Purpose of the Study**

The Tertiary Education Trust Fund (TETFUND) was originally established as Education Trust Fund (ETF) by the Education Tax Act No 7 of 1993 as amended by Act No. 40 of 1998 (now repealed and replaced with Tertiary Education Trust Act 2012).

It is an intervention agency set up to provide supplementary support to all levels of public tertiary institutions with the main objective of using funding alongside project management for the rehabilitation, restoration and consolidation of tertiary education in Nigeria. The main source of income available to the fund is the two percent(2%) education tax paid from the assessable profit of companies registered in Nigeria. Among the TETFUND mandate, the fund is disbursed for the general improvement of education in federal and state tertiary institutions specifically, for the provisions and maintenance of:

1. Essential physical infrastructure for teaching and learning;
2. Infrastructural materials and equipment;
3. Research and publications;
4. Academic staff training and development;
5. Any other need which in the opinion of the board of trustees is critical and essential for the improvement and maintenance of standards in the higher educational institutions.

### **Research Questions**

The following are posed by the researcher for the purpose of this study

1. How was the funding status of our tertiary institution before the inception of Education Trust Fund?
2. What are the impacts of Education Trust Fund on the tertiary institutions in Nigeria since its inception?
3. What are the problems associated with ETF funding processes?
4. How can these problems be tackled?

## **II. Research Methodology**

### **Design of the Study**

A descriptive survey research method will be used in this study, this descriptive survey designs an investigation on the impact of Education Trust Fund (ETF) on tertiary institution in Nigeria, using College of Education, Ekiadolor as a case study. The research design is considered appropriate because it is only available for the purpose of describing conditions as they exist.

### **Area of Study**

This study was carried out in one of the tertiary institutions in Benin Municipal Council of Edo state. The research selected College of Education, Ekiadolor for the study. This area was chosen because of the interest of Education Trust Fund (ETF) in the institution.

The population of the study will comprise of all the students of College of Education Ekiadolor, Edo state. There are approximately 40-60 thousand students presently; this population includes both the ICEP and degree students of the institution.

### **Sample and Sampling Techniques**

Three (3) faculties were randomly selected by the researcher. The researcher selected two hundred students from the various school/faculties, the researcher concentrated on three (3) out of the faculties through random sampling. Here, the various faculties were written down on a small paper and put in a small bag from where they were picked on after been chosen. The faculties include:

1. School/faculty of Arts and Social sciences
2. School/faculty of Education
3. School/faculty of Humanities
4. School/faculty of Vocational and Technical Education
5. School/faculty of sciences

From the above school/faculties, the following numbers of students were chosen for the study through stratified random sampling techniques.

**Number of the students per faculty**

S/N	Names of School/faculties	Number of students
1.	School of Art and Social science	50
2.	School of education	80
3.	School of vocational and technical education	70
	Total	200

**Instrument for Data Collection**

One set of students made structured questionnaire was used to collect the data for the study. The questionnaire was of four points rating scale type of scales which are:

- i. Strongly Agree (SA)
- ii. Agree (A)
- iii. Disagree (D)
- iv. Strongly Disagree (SD)

The instrument consisted of two sections A and B, section A dealt with the personal data of the respondents while section B dealt with the variables i.e. the impacts of Education Trust Fund on tertiary institution in Edo State.

**Validation of Instrument**

To ensure both the aid content of the instrument, two lecturers in Educational Administration, Measurement and Evaluation examined the instrument. They checked the wordings and the relevance of the item in the questionnaires before administration.

**Reliability of the Instrument**

Using the test retest method to establish the reliability of the instrument in each case, 20 students was used randomly to select from the faculty(ies) that were not involved in the study. The instrument was administered on two occasions on the respondents separately at interval of two weeks between the first and second administration. The scores obtained from the two responses from students were computed using the Pearson product moment correction to determine the reliability of the instrument.

The questionnaire was used in collecting the relevant data for this study. It was structured to elicit vital information from the respondents. There was a total of twenty five (25) question item. The respondents were instructed to tick the option of their choice on each question.

The completed questionnaires were collected from all the respondents on the spots.

**III. Method Of Data Analysis**

Simple percentage and mean are used in analyzing the data in this study. The raw scores collected from the questionnaire were tabulated and analysis done using frequencies which were converted to percentage and mean.

**IV. Results**

This chapter shows how that the data collected were presented in tabular form and analyzed using simple percentage. A total of two hundred (200) questionnaires were returned out of the same number sent out and conclusions were then made on each research question after the analysis.

**Research Question 1**

How was the funding status of our tertiary institutions before the inception of Education Trust Fund?

**Table 1:**

S/N	ITEMS	A	SA	D	SD	MEAN	DECISION
1	There was total collapse of infrastructures before the emergence of ETF	80 40%	100 50%	12 6%	8 4%	3.3	Agreed
2	Seats in the school library used to be very insufficient before ETF came	120 60%	60 30%	12 6%	8 4%	3.5	Agreed
3	The structural development of tertiary education in Nigeria was heading nowhere until the inception of ETF	70 35%	90 45%	25 12.5%	15 7.5%	3.1	Agreed
4	There was no funding system or mechanisms of education in Nigeria until E.T.F. came	100 50%	80 40%	4 2%	16 8%	3.3	Agreed
5	There was serious decay in the area of	80	80	30	10	3.2	Agreed

	accommodation on tertiary institution until ETF	40%	40%	15%	5%		
6	No effort was made in staff training in tertiary institutions in Nigeria	80 40%	100 50%	8 4%	12 6%	3.2	Agreed

From the above table, one would see that out of 200 respondents, over 70% agrees that the funding system of tertiary institutions in Nigeria was in shackles until the inception of ETF. Hence it was seen that the tertiary institutions in Nigeria was faced with a serious funding problem until the inception of the Education Trust Fund.

**Research Question 2**

What are the impacts of Education Trust Fund on tertiary institutions in Nigeria since its inception?

**Table 2:**

S/N	ITEMS	A	SA	D	SD	Mean	DECISION
7	The intervention of ETF has brought about current books in the institution’s library	20 10%	20 10%	80 40%	80 40%	1.9	Disagreed
8	ETF has been committed in introducing innovations and improvement through its intervention in the area of science and technology	40 20%	20 10%	60 30%	80 40%	2.1	Disagreed
9	Tertiary institutions in Nigeria now has better roads and drainage system courtesy of ETF	36 18%	4 2%	80 40%	80 40%	2	Disagreed
10	The gap between teacher and modern day technology has been bridged by ETF through in-service training	50 25%	30 15%	60 30%	60 30%	2.4	Disagreed
11	The accommodation problem in our tertiary institution has been curbed by ETF	20 10%	4 2%	80 40%	96 48%	1.7	Disagreed
12	ETF has helped in the provision of enough seats in the lecture halls in our tertiary institutions	61 30.5%	62 31%	60 30%	17 8.5%	2.8	Agreed
13	ETF has helped in the provision of laboratory equipments which enhance students performance over time	24 12%	8 4%	88 44%	80 40%	1.9	Disagreed

From the above table it is seen that out of the 200 respondent over 70% disagreed that ETF has impacted the tertiary institutions in Nigeria, the way it should have. From the above analysis it is fitting to say that ETF has not really done much in providing laboratory, equipments, stocking the libraries with current books, providing enough accommodation for the students of these institution, providing quality training for the staff of these institutions and most especially for the teachers/lecturers and providing a suitable atmosphere to stimulate the teaching/learning process. It begs the question of what has been militating against the provision of the aforementioned and its clearly shown below.

**Research Question 3**

What are the problems associated with ETF funding processes?

**Table 3**

S/N	ITEMS	A	SA	D	SD	Mean	DECISION
14	Fraud has prevented ETF from disbursing funds to tertiary institutions regularly	60 30%	120 60%	12 6%	8 4%	3.2	Agreed
15	The internal control system of ETF has not been effective	28 14%	92 46%	40 20%	40%	2.5	Agreed
16	The two percent (2%) of all taxes and special grants from the federal government are not enough to sustain the activities of ETF as a funding mechanism of education in Nigeria	50 25%	110 55%	32 16%	8 4%	3	Agreed
17	Under-assessment and lack of evaluation has contributed to the loss of ETF funds	80 40%	80 40%	24 12%	16 8%	3.1	Agreed
18	Lack of accounting records has made ETF lose much of its funds	77 38.5%	107 53.5%	10 5%	6 3%	3.3	Agreed
19	The equality basis of sharing the ETF funds among the states in Nigeria has been disadvantageous to some state	60 30%	100 50%	32 16%	8 4%	3.1	Agreed
20	ETF doesn’t consider the needs of the students before approving projects	89 44.5%	100 5.5%	11 5.5%	0 0%	3.4	Agreed

**Research Question 4**

How can these problems be tackled?

**Table 4**

S/N	ITEMS	A	SA	D	SD	Mean	DECISION
21	Independent corrupt practices and other related offences commission (ICPC) should always investigate the activities of E.T.F.	88 44%	102 51%	10 5%	0 0%	3.4	Agreed
22	Accounts of stewardship of members of the board of trustees should be presented on the floor of the National Assembly once a year	40 20%	160 80%	0 0%	0 0%	3.2	Agreed
23	Accounts of university management on E.T.F. should be audited once a year	60 30%	100 50%	16 8%	4 2%	2.9	Agreed
24	Penalties for companies that fail to pay their accurate two percent (2%) taxes should be enforced with vigor	69 34.5%	121 60.5%	10 5%	0 0%	3.3	Agreed
25	Representatives of various academic bodies like ASUU, NBTE, NUC, NCCE, NANS etc should be in the management of Education Trust Fund	47 23.5%	163 87.9%	0 0%	0 0%	3.4	Agreed

It is clearly seen from the table above that over 90% of the respondents totally agree to the items on research question 4 that talks of how to tackle the problems militating against the supposed activities of the Education Trust Fund.

In analysis of the findings, it is fitting to say that the Education Trust Fund (E.T.F.) was set up as an intervention agency to meet some set goals and objectives and from these findings it is seen that they have not to some extent been able to meet some of those goals because of some stated problems.

## V. Discussion Of Findings

Firstly, we found out that prior to the emergence of Education Trust Fund, our institutions of higher learning, had a very ugly sight to behold. The funding problem was so acute that there was a collapse in infrastructural facilities for learning in all tertiary institutions of learning including universities in Nigeria.

Uruakpa (1999), Ozurumba (1982), Okonkwo and Okonkwo (1998) and Ikemefuna (1995) unanimously agreed that the promulgation of the Education tax decree to bring about the Education Trust Fund (E.T.F.) was indubitable. Although the Education Trust Fund (E.T.F.) was established to check the numerous problems confronting learning in our tertiary institutions, it is also being confronted by mountainous problems that are threatening its foundation. This work reveals that fraud is one of such problems. Table III item 14 revealed clearly that out of 200 respondents who were asked whether fraud has prevented ETF from disbursing funds to our schools, 180 (90%) supported then only 20 (10%) opposed it.

Uzonwanne (2000) posited that the country loses #6 billion annually of the Education Trust Fund to under assessment, under collection and outright theft by FIRS.

Irregularities can be detected and prevented by exerting a sound accounting system. Okezie (1999) pointed out that effective accounting system provides a means of knowing when things go out of control, Table III, item 18 of chapter four, revealed that from a total of 200 respondents, 184(92%) supported that lack of proper accounting records has made ETF lose much of this funds while only 16 (18%) objected.

Okezie (1999) again went further to say that a good accounting system ensures that all financial transactions both incoming and outgoing are properly recorded. The theft of the fund's money as a result of diversion of cheques to private accounts, foreign exchange manipulation, concealment of funds and unaccounted exchange earnings which the fund is saddled with are attributed to lack of proper accounting records in ETF.

Anyanwu (2001) said that an organization that has no system of effective internal control stands the high risk of losing large portions of its resources through wastage, embezzlement, misappropriation and financial recklessness. The findings showed that ETF lacks effective internal control and this has given rise to numerous ills in the organization as depicted above by Anyanwu.

The education Trust Fund was established to help alleviate the myriad of problems impeding learning especially in one tertiary institution. Table III, item 20 of chapter four revealed that ETF approves projects without considering the needs of the students. Is it ETF that will use the project? The end users of the ETF that will use the project (students) should be interviewed before any project is approved. The findings get from table IV showed that these problems that ETF is facing can be surmounted.

## VI. Conclusion

The study revealed clearly that before the emergence of Education Trust Fund that the funding situation of our tertiary institution was precarious. As a result of explosion in student enrolment in our tertiary

institutions, the few available facilities like hostels, classrooms, libraries, chairs and desks etc were over stretched.

Numerous problems are currently threatening the existence of ETF, this work revealed that fraud; lack of proper accounting record, lopsidedness in the management of ETF, lack of proper sharing formula of the fund among the tertiary institutions is such problems facing ETF.

The study also shows that after the coming on stage of the Education Trust Fund (ETF), that the learning condition in schools has not been better off; ETF has only succeeded in the case of College of Education, Ekiadolor, Edo State in the provision of erecting two ETF buildings in the school and also provision of desks.

### **Educational Implications of Findings**

Tertiary institutions are supposed to be corner of excellence, a place of building brains, training of disciplined and highly skilled individuals.

A condition were basic learning facilities are lacking in our tertiary institutions, spells doom for the state and country at large. The lack of current textbooks in the libraries means that students will be destitute of current knowledge in various disciplines. Students tend to exhibit anti-social behavior just to ease tension generated by the over crowded classrooms and hostels.

The implication is that since our students are half fed because of the unhealthy condition, our graduates will be half baked, lacking morals, discipline and skills to help in the development of the country. Also, the numerous students' riots are attributed to the unhealthy learning condition in our schools; schools are usually closed down when students demonstrate. This prolongs the number of years they should stay in school.

On the part of lecturers, they want to be able to put in their best because the situation is discouraging. This has led to the exodus of many of our lecturers abroad in search of greener pasture. The failure of ETF to be alive to its responsibility in order to enhance the learning condition of our tertiary institutions will give rise to the numerous implication depicted above.

## **VII. Recommendations**

In the view of the outstanding implication of the findings, the researcher have proffered the following suggestions in order to enable the Education Trust Fund to be alive to its responsibilities.

1. 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. The first six months audit will be interim while the subsequent one will be final. Fraud detected in the interim audit will be presented in the final audit.
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. Nigerians have not been told that there are companies that don't contribute towards the development of education; ETF depends on the companies for sustenance. When they don't pay their accurate two percent tax, this means that the fund will be short of funds to carry out its activities, penalizing companies that fail to pay their two percent tax will act as a deterrent.

## **References**

- [1]. Adewunmi, W. (1988). Fraud in Banks. *The Nigeria Banker* 6(1) pp32.
- [2]. Agada J.C. (1999). Some Major Educational Commission in C.E. Okonkwo et al (Ed) *Basic Issues in History of Education* (pp 59-90).
- [3]. Aluko S. (2001, May 17). Aluko Says Education Trust Fund is Unconstitutional. *The Post Express* pp2.
- [4]. Amadi R.N. (1999). *A Handbook of Curriculum Concept and Process*.
- [5]. Anusiem A. (2000). *Process in Human Learning* Owerri Omi Publishing House.
- [6]. Asobie A. 1996, October 10). *The Federal Government and the Nigerian Universities Teacher's Issues, Problem, Solutions, Daily Champion* pp 18.
- [7]. Anyanwu O. (2001). *An Overview of Internal Control System as Effective Management Tool to an Organization*. *The Accounting Scholar* 1(1)67.
- [8]. Dondago K.T. (1999). *Auditing in Nigeria: A Comprehensive Text*. Kano Joji Publishers.
- [9]. Darinto A. (2001, April 26). *The Education Tax or Monster? Guardian* pp 53.
- [10]. *Education Trust Fund* (2002). *At a Glance* (2).
- [11]. Ebubekchukwu A.O. (2007). *Essentials of Research in Educational and Behavioural Sciences*. Owerri Websmedia communication.
- [12]. Federal Republic of Nigeria (2004). *National Policy on Education (Revised)*. Lagos Federal Government Printers.
- [13]. Felix O.O. and Onitade K.S. (1999). *A Introduction to Auditing*. Asaba Nndi-Amaka (Nig) Enterprise.
- [14]. Ikemefuna N. (1995, February 24). *Improving our Educational System Sunday* pp. 4.
- [15]. Iwuchukwu C.B. (1993). *Philosophy of Education: A First Course* pp 40.
- [16]. Johnson I.E. (1996). *Public Sector Accounting and Financial Control (2nd Edition) Sururlere Financial Training*.

- [17]. Millichamp A.H. (1996). Lets Education London: Aldine place.
- [18]. Nigeria University Commission (1996).
- [19]. Odocha U. (1993). The Education Tax Decree. Daily Champion pp 20.
- [20]. Ogu O.C. (1991). Nigerian Taxation in Essence. Unpublished Manuscript.
- [21]. Okezie B.N. (1996). Auditing and Investigations. Owerri Bon Publishers.
- [22]. Okonkwo C.E. (1998). Introduction to Comparative Education. Owerri Totan Publishers.
- [23]. Okonkwo C.E. (1998). Secondary Education in Nigeria; Realities and Challenges in C.E. Okonkwo (Ed), Comparative Education and Education Decision Making. Pp 85-114.
- [24]. Okonkwo C.E. and Okonkwo F.N. (1998). Standard in Nigerian Primary School in C.E. Okonkwo (Ed) Comparative Education and Education Decision Making.
- [25]. Olasebrikan O. (1996, September 19). ASUU versus Federal Government, Everyone as a Casualty. Vanguard pp 6.
- [26]. Onyenze J.N. (1999). Population and Infrastructure Services in Aguyoesi (Ed) Introduction to Population and Environmental Education (pp 48-56.
- [27]. Ozurumba N.M. (1985, January 18). Educational Administration and Planning. Systematic Approach (2nd Edition).
- [28]. Uche U.W. (1984). Sociology of Nigerian Education for Universities and Colleges. Owerri Mcajet Publications.
- [29]. Uruakpa J.A. (1999). Publication and Education in C. Aguyoesi (Ed) Introduction to Population and Environmental Education pp 48-58.
- [30]. Uzonwanne O. (2000, April 27). Missing 40 Billion Education Trust Fund Citing acts from Fiction. This Day pp 28.