# Financing Education through Innovative Technology Support in Tertiary Institutions in Rivers State

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## **ABSTRACT**

Significantly the study examined on the important of financing education through innovative technology support in tertiary institutions in rivers state. The emergence of ICT today in all facets of endeavours cannot be overestimated the role plays in educational sectors, in this perspective. The paper examines the concept of education, similarly is tired to highlights the concept of technology as era of adding value to education, the importance of financing education; it's also viewed on financing education for effective improvement in teaching and learning processes. The paper equally identifies the need for proper funding of education through innovative technology, challenges associated with non-financing education has been identified. This paper argues that if serious attention is given in financing education, it has the potential and remarkably development in providing skills, in teaching and learning amongst teachers/students; thereby transforming tertiary institutions academically, economically and technologically in human resources development. Some major and useful recommendations were identified as this will alleviate educational problem and set back. Finally, conclusions were cognizant considered to buttress this study.

**KEYWORDS:** Financing, Education, Innovative, Technology, Support and Remarkable Development

## Introduction

Globally, education is an instrument for National Development. It is essentially a legacy any society can bequeath to it citizenry. Evidences abound here that education as the foundation of any nation's development, catalyzes the production of capitals for the improvement of man's immediate society and environment through innovative development in technology support financially to foster unique strategies that the facilities of ICT provided will be utilized in teaching-learning process. Essentially, and appropriately, education by looking at it significant and crucial functions phenomenally, to a nation's socio-economic and political development is highly required huge amount of finance inject into educational system. Thus, educational system in Nigeria hopes to create equality opportunities and the improvement of the quality of facilities/instructions within the educational for the majority of the people. The quality of facilities, equipment, materials and other infrastructural facilities used by individuals/students in those institutions of learning needs the application of technology, innovative in creativity and new ideas in education especially its principles and techniques that will support teaching-learning effectively and efficiently.

Broadly speaking, financing education is imperative as aspect of embracing innovative technology, as measures to support educational system to achieve its purpose. The educational system will gain greater momentum tremendously in human development in which global changes also put pressure on all groups to constantly acquire and apply new skills and knowledge in this perspective. It is in view of this that ICTs which include radio and television, as well as newer digital technologies such as computers and the internets have been touted as potentially powerful enabling tools for educational change and reform. When used appropriately, different ICTs are said to help expand access to education, strengthen the relevance of education to the increasingly digital workplace, and raise educational quality by, among others, helping make teaching and learning into an engaging active process connected to real life (Tinio, 2002). www.eprimers.org. and www.apdip.net promoting education in this capacity through innovative technology support in the way in which education is particularly pained ground positively on the effective integration of ICTs into the educational system in a complex, multifaceted process that involves not just but indeed, given enough initial capital, getting the technology is the easiest part, but also curriculum and pedagogy, institutional readiness, teachers competencies, and longterm financing, among others. The provisions of ICT facilities/equipment in effects, teaching and learning is the role responsibilities of Federal and state governments projects. Nonetheless, Nongovernmental organizations are also involved to make education in the country gained much advantage in inculcating the much needed skills, knowledge and values etc. to the majority of the people. Therefore, the relevant and functional education for Nigeria aims at eradicating, poverty, ignorance, disease, indiscipline, unemployment, among other maladies, (Ibe-Bassey, 2010).

It is pertinent and worthy of note that education is widely perceived as a conservative sector. The basic model of service delivery (a teacher talking to a class of students with the aid of a text book or other learning materials) has remained largely unchanged since the nineteenth century (19<sup>th</sup> century). Most schools in developing countries like Nigeria have a remained largely unaffected by the increased availability of new information and communication technologies (ICTs). In particular, the penetration of mobiles technology in poor countries offers opportunities to transform educational delivery by opening up the sector to new delivery mechanism, including through non-formal flexible education programmes delivered by non-government providers.

## **Concept of Education**

Broadly speaking education is truly a bedrock of any society in which the foundation of skills, knowledge, training acquired by individuals are built. It is the process by which an individual's gains knowledge or insight, develops attitudes or skills that prepares him/her to be useful members of the society. Specifically, it is worthy of note that the main purpose of education is to equip individuals with knowledge, skills, values and attitudes desirable in the society. Education is a multidimensional concept which can be seen as the inculcation of adequate knowledge, skills, and desirable attitudes cherished by the society and considered for harmonious way of life (Shaibu, Ameh and Oshiogwe, 2015).

Education is a vital instrument of change in any society, like Nigeria. According to Alumode (2005), education is an instrument for nation building. The development of country's natural resources is dependent on the quality of its human resources and the quality of human resources in turn depends on education. Nwogwugwu cited in Omo-Amen (2005) noted that education in Nigeria is an instrument per excellence for effecting national development and such required

financing through innovative technology support in teaching and learning process. Lenin cited in Oduma (2010) noted that education provided the "Magic Word" that transformed Lenin's 1913 Russia from an unbelievably, fantastically backward country, poverty stricken and half wild into the world's most technologically and economically developed country. Education also transformed emperor Hirohitin's 1947 Japan into the third most industrialized nations in the world.

Abhimanyu (2007) noted that education contributes to the individual's personal development, increases his/her productivity and income at work and facilitate participation in economic and social life. In fact, education is the art of training a person intellectually, mentally and physically (Oduma, 2012). Education implies learning, training and bringing up. Ukeje cited in the Ezeanolve (1987) noted that education is the key agent in the development of human personality human potentials, human talents, human skills and human attitudes. It is the key to modernization or civilization and it is the teachers who holds this key. Education is an instrument for social development or social reform through individual development.

Perry cited in Anderson (2007) opined that education is a process through which men acquired the civilization of the present and make the civilization of the future. Achinine (2005) opined that the power of education lies on its ability to transform human lives positively. Education is a training system that encourages the beneficiary to acquire skills that fit into the world of work (Osuala, 1992) in Aina, 2002. Whether seen from the point of view of an illiterate, traditional community or from the point of view of the sophisticated Western European system, whose education has formalized, refers to the "orientation given to people and which involves knowledge, skills, and values" (Ogbole, 2011).

According to peter in Tijani and Muhammad (2010) in view of the divergent opinion on what constitute education, a set of criteria rather than attempt to define the concept education have been provided, this include:

- 1. What passes for education must of necessity have to do with the transformation of what is worthwhile to those, who become committed to it.
- 2. It must involve knowledge and some sort of cognitive, perspective which is not inserts.
- 3. It must rule out some procedure of transformation on the growths that they lack willingness and voluntariness on the part of the learners.

Globally, education has therefore been acclaimed as the foundation for social transformation and sustainable development of any nation. Hence, the major role of education is to transform individual in a society to be responsible and functional members of the society (Edozie, 2009). From the foregoing concepts therefore, education should not be any how in its operation, but be purposeful, carefully planned and qualitative in both process and impact to achieve the desired result (Ameh, Oshiogwe and Shaibu, 2015). Education is therefore, a process by which an individual inherits and internalizes the culture into which he or she is born and helps to advance the culture. In other words, it is a process of inheriting the acceptable norms and values of a given society as well as contributing to stabilize and advance those acceptable norms and values. Education is the tool that facilitates economic, social, political and technological advancement and diversification in all human societies. It is the sum of a person's acquired experiences and

the springboard for social and global development as it brings about sustainable and meaningful changes (Onweh 2016).

# **Concept of Technology**

In fact, it is realistic and ideally that technology has been existed from time immemorial before the emergence of science. Broadly speaking, technology has come to stay as organized productive unit called "educational sector". Technology has made its impact by providing man with "know how" or a knowledge of efficient and appropriate action. Technology is as old as the earliest artifacts that have left their historic trial, it has been moving ahead with prodigious and startling advances. Today, it is true that, technology as application of scientific knowledge used in practical ways in industry in designing new machines. The term "technology" implies not an artifact but public knowledge, skills, and procedures for making, using and doing things in specifiable and productive ways (Onweh, 2016).

As the name implies, technology to some people seems a dangerous word, for while it gives the appearance of being scientific, it is not. Thus, technology is the systematic application of scientific or other organized knowledge to practical task (Ibe, Bassey 2010). It may be said technology is the application scientific knowledge for practical purpose to provide gateway to enables students and individuals and lecturers gather information from various sources or web site which can be accessed anywhere and time. Absolutely the information and materials source through computer programme. Technology as application of scientific knowledge and skills provides the means of facilitating the acquisition of basic skills, which serve as the foundation of higher order thinking skills and creativity through drill and practice. Education which involves in learning required the use of computer and the internet as one of the application of scientific knowledge, for practical purpose to support student in the teaching and learning process.

Finally, in reality technology is simply means scientific knowledge used in practical ways in industry, for example in designing new machines, tools, equipment as well as instruments for purpose of solving problems. Therefore, technology Osuala (2009) defined technology as consisting of materials, tools, systems and techniques. Technology is one of the most misunderstood word in the language particularly when applied to education. Technology has also been viewed as the systematic application of scientific or other organized knowledge to practical tasks. Business Education tends to define technology according to its obvious manifestation, namely, machines. It is an easy step from this to the simplistic view that it we have machines, we are using technology and if we haven't machines, we are not engaged in a technological process (Osuala, 2009). The technological means in the educational process include radio, TV, film, computers, satellites and tape-recorders, as well as the techniques associated with them when they are used in education.

# **Importance of Financing Education**

Admittedly, it is worthy of note to succinctly, therefore, need to recognize that financing of education is significantly appropriate. Funds are needed to provide required facilities in the schools from primary to the tertiary levels of education if educational performances are to be thoroughly implemented as a result of this given adequate attention for the provision of the ICT facilities, to supplement effective teaching and learning. The education objectives and goals will be achieved and enhanced most remarkably to meet the much desired challenges in 21<sup>st</sup> century

era in information and communication technology towards the end of harnessing it vast potential for enhancing education administration and for improving teaching and learning process. Generally, in spite of the huge funds normally allocated to education at the national and state levels, it has been observed that most institutions of learning do not benefit from the budgetary allocations. The consequences of poor funding results in absence of modern teaching facilities, equipment, ICT, poor infrastructure (Eddie, 2015). According to Maiyashi (2013), agreed that good education funding is necessary for economic growth. The author suggested that the government should let the people realize that it cannot do it alone. Agreeing at this perspective that the government education in Nigeria, stressing that the federal government has not allocated up to 17% of its annual budget to education in any given year. Further reported that the government should create awareness and avenues for communities to assist government in the financing of education. Noting the fact that African citizens must continue to demand education as a right from their governments, and added that education must be well funded if we want economic growth. In funding education there is therefore need to plan effectively on the provision of ICTs in our tertiary institutions for raising high standards of teaching and learning amongst teachers and students respectively.

Supporting the argument, Paruramen (2003) argued that education must get proper funding in African as a whole. However, in respect of funding at the tertiary level of education, Onifade (2003) reported that the funding of university education in Nigeria is nothing to write home about. These are essential and potential avenues that teaching and learning can gain remarkably position when adequate funds are made available in ICT equipment and facilities in the schools. It was also exclaimed that there is a UNESCO Minimum standard which is the allocation of 26% of a nation's annual budget to education. Thus, instead of striving to achieve that minimal, the financing of the sector is decreasing. Furthermore, the author then remarked that it seems that the government is not really serious about education in Nigeria and suggested that in order to make the financing of education meaningful in the country, the federal government should endeavours to meet the 26% UNESCO Standard required.

## **Need for Proper Financing Education through Innovative Technology**

It is obvious fact that necessary measures required in taking coniine about the educational system what it is to consider in real sense. The issues of financing or funding education through innovative technology is a case that has been deliberated over and over again by successive administration of Nigerian government. The financing of education in the case of higher institution of learning although, there are major disparities between public and private schools in the areas of governance and resource funding structure. Definitely, it is justified to mention that the public sector s largely financed by the government while the private had to find its own funding and must survive in competitive market (Njoku, 2015).

More importantly, to observe critically that education at all levels in Nigeria is grossly underfunded. Soludo (2004) added that the biggest challenge facing the government is inadequate public spending on education. In the opinion of Ibinoba (2002), emphasized that business education is currently faced with poor funding which has resulted to inadequate teaching facilities, equipment, machines and materials. The result is that graduates of business education are ill equipped to face the challenges of the industry. This also implies that ICT as

innovative technology have the potential for increasing access to and improving the relevance and teaching facilities, equipment, machines and materials.

The Nigerian education system needs proper financing. The National Summit of Higher Education (2001) in Igwe (2010) was of the opinion that the level of funding or financing in the educational system through innovative technology has been the result of ill equipped of facilities, infrastructure, libraries, obsolete and outdated equipment, lack of well-equipped of computers, laboratories, and corruption. Additionally, mention that business education programme as example, workshops, laboratories, are not well-equipped, classrooms, are lacking, or not conducive, bookshops where they exist are filled with obsolete books teachers in generally are not well-remunerated etc. These support the fact that most of our tertiary institutions lack all the mentioning equipment and facilities.

Education Trust Fund (TETFUND) has been one of the important financial expenditure as financial intervention projects to all institutions mostly, College of Education, Polytechnics and Universities. There are the beneficiaries of this fund. They have used the funds to actualize the development projects such as equipment, ICTs, computer/internet, laboratories. They are used mainly for the purpose of supplementing teaching and learning process. These are not enough to meet the present educational challenges programmes. However, in-spite of these efforts of the government, funding of the educational programme remains grossly inadequate and has created a gab in knowledge which has to be filled. This inadequacy is largely due to inadequate budgetary provisions by the government and over dependence on government for funds, lack of financial commitment programme by well-to-do individuals and poor gestures from industries (Osuala, 2004).

# Financing Education for Effective Improvement in Teaching and Learning

Financing is regarded as the act of providing money or financial resources for a particular purpose on a continuous basis. Therefore, such money or financial resources per-se should be enough to cater for the project or programme for which they are provided (Nwosu, and Cyril, 2015). Thus, financing education will enhance effective and efficient improvement in procuring facilities for educational system. Nigerian government of finance in education through innovative technology support will affords opportunities to utilize ICT effectively in teaching and learning processes. It is succinctly realized that a nation with educational system that have been effective in the development of human resources capacity and skills needed for efficient learning delivery is required to finance education to receive priority in provisions of ICT. Therefore, ICT has been one of the main areas on which education system in this country have placed significant concern at all levels. The report of the international commission on education for the 21<sup>st</sup> century identifies a range of "Education Tensions" that exist at the turn of the century. These include global vs local, universal vs individual, spiritual vs material, tradition vs modernity, need for competition vs concern for equality of opportunity, extraordinary expansion of knowledge Vs human being's capacity to assimilate it.

The Federal Republic of Nigeria (2004) has concede that education is an expensive social service, one that requires adequate financial support from all tiers of governments for the successful implementation of the educational programmes. However, when funds are provided to education the possibility of ICT facilities will be explored and expanded in all tertiary

institutions. Notwithstanding the tremendous possibilities and benefits offered by ICT, there is a multitude of issues to be addressed in successfully integrating ICT into the education system, ICT, like any powerful tool, can do as much harm as good.

According to Egwuella (1995), in the wake of the global economic recession and mass youth unemployment who's in facts are more pronounced in developing economics, the need for university education is increasing apparent, as is it the need for adequate financing. As noted in ITF New Editorial (June 1996) in Egwuella, 1995) on of the adverse effects of structural adjustment programmes (SAP) in most parts of Africa, is the inability of governments to adequately finance/fund formal education, especially Tertiary Institutions at the time the entire continent is suffering from an acute shortage of skilled labour and technological know-how. While expressing optimism at the prospects of Tertiary education, the editorial opined that the only way to break the junk of the present system of education was to pay serious attention to the acquisition of skills and knowledge relevant to National development. The editorial stressed the need for adequate financing of Tertiary Institutions, with particular reference and business education since it is the only education system directly responsive and relevant to the world of work that can serve as a bedrock for the rapid industrialization of a developing economy like Nigeria. It is through the financing education would tantamount to the provisions of ICT in a grand style to commands effective teaching and learning process in our schools.

Kulo, Effah and Okudare (2015) opined that in many tertiary institutions of higher learning where business education programme are offered, little or no funds are made available for running of the programme, and this equally have negative effect in teacher-learner interaction, since ICT facilities are not there. Funding is a vital mechanism in maintaining and ensuring effective procurement of infrastructural facilities and to better equipment for education programme in tertiary institution in Nigeria. As the benefits of innovative technology support (ICT) in tertiary institutions of higher learning, therefore in order to achieve this, UNESCO (2006) made a recommendation of 26% and above of nations' budget for the development of education.

Financing education may be called education funds. It is often a budgetary allocation that are usually readily available or that are going to be made available at a particular time by governments or institutions readily available or that are going to be made available at a particular time by governments or institutions for the purpose of pay salaries, allowances and benefits and the building and provision of educational infrastructures to aid teaching and learning (Samuel 2006). It is realized that the goal of tertiary education is primarily to produce skills, competent and dynamic, teachers, businessmen, and office administrator, that will effectively compete in the world of work. For the aims and objectives of educational system to be achieved, there must be a mechanism put in place, to ensure adequate and proper funding of tertiary institutions. It is envisaged that education financing in Nigeria has gradually been on the rise cultivating in an eleven per cent (11%) allocation in the year 2006 budget, 12% in 2018 budget etc. this is however a far cry from the projected 26% recommended by UNESCO. Based on UNESCO recommendation to the education sector in Nigeria, the conclusion of the sectors remain worrisome. Conditions of facilities are still a far cry from acceptable basic standards. This is due to under-financing and system corruption. Education is an essential service that must be scrutinized, monitored, constantly evaluated and fully expressed from the gap of corruption if we are going to attains the education for all (EFA) goals. This realization has elicited stringent calls

for effective utilization of funds to solve the Nigeria of problems in education sector. The impact of corruption is pervasive both in terms of the drain on National resources and its corrosive influence as institutional efficiency and service delivery in all sectors including teacher education (Samuel, 2006). The consequences of the underfunding of this sector are immediate; for example, it results in the inability to purchase ICT, facilities, in structural materials, effectively prepare per-service teachers like computers, text books, laboratory, equipment audio visual aid, projectors, video clips, electronic white boards, electronic conferencing materials, photocopiers, slides, enough chairs and desks, in classrooms to keep students from having no stand to receive lecturers to mention a few. The dilapidation that characterized our schools is very serious (Olalube 2006).

## **Challenges Associated with Non-Financing Education**

Education is an expensive capital intensive investment to any nation at all levels of educational at system. Most tertiary institutions are facing lot of challenges associated with non-availability of funds to meet the cost of educational all levels. They are also complained in strong term of paucity of finances which are required for procurements of facilities, equipment, teaching materials, perhaps, the provision of ICT equipment and such as computers systems, internet based system for effective used in teaching and learning. It is therefore, observed that, the challenges associated with non-financing education to gain greater momentum cannot be overemphasized. Virtually, when these facilities and equipment that could be utilized are not forthcoming education objectives and goals would be jeopardized in the system.

Provision of funds for the procurement of needed ICT, facilities, equipment, materials is therefore a priority to government attention. Available computers and internet services may not be easily provided, training of personnel, spare parts of equipment and machinery needed to repair them are not available in the country (Okoro, 1994). Because of such financial constraints the education offered in the country to produce dynamic and potential skills and competent leaders in unavoidably low in tone and tune.

On the whole, there has been a drop in the funding level of education because non-challan attitudes of policies makers of education. For instance, the recent estimate for the financing of primary education indicates that funding allocations have dropped from 1.5% by GDP in 1990 to 1.2% of GDP in 1999. Similarly, at the tertiary institutions, which is the higher education level, government recurrent allocations as a share of the federal budget, increased from 5% in 1990 to 22% in 1993 then fell to 16% in 1996 (CBN 2013). The financing mechanism for education must be re-thought in order to remove and eliminate setback progress in education. However, a sustainable financing arrangements must be developed if Nigeria is to regain the ground it has already lost and become a serious player in the new global economic, social and political order (Kulo et al 2015).

According to Kulo et al (2015) maintained that the gross under funding of the educational sector in the country in general and business education in particular and the neglect of the maintenance of the physical facilities, instructional and learning conditions, have deteriorated in many of our schools, classrooms, libraries and laboratories are nothing to write about, all leading to decline in academic standards.

Below are some of the easily identifiable setbacks to government attempt to fund education:

- 1. Absence of internal control: This could be observed on the part of the administration. Other obstacles stated according to Oke (2002) include the following:
  - a) Theft of equipment and materials, ICT, computers which always call for replacement
  - b) Sole dependence on government for financing business education.
  - c) Vandalization of available facilities, equipment by students during rampage.
  - d) Lack of government commitment to education programme through the allocation title funds to education programme.
- 2. Misappropriation of fund: allocation to schools is often diverted for social activities, political reasons rather than education purposes.
- 3. Problem of Wastage: unnecessary expanses on projects embarked upon by the government can be termed work. The billions of dollars spent on ECOMOG operation since the first intervention of Liberia could have made a difference in the standard of our education generally (akanmu, 2010).

## Conclusion

Basically, it is observed that education is an expensive capital intensive investment of social services and requires adequate financial commitments from all tiers of government, corporate organizations, private companies, non-governmental organizations and the general public for successful execution of educational programmes particularly financing tertiary institutions as they trained manpower development.

Proper financing education is an important issue to be tackled by all and sundries, so that implementation of educational system can be successfully achieved its goals or objectives. Therefore, all stakeholders of education should ensure that without funds no good meaningful projects can be initiated to provide necessary maintenance of facilities both the human and materials resources of every educational programme in order to actualize desired goals/objectives. Consequently, when these are taken into consideration, innovative technology support in the provisions of infrastructure will be adequately financed to boost effective teaching and learning processes. Since, financing is an imperative source for proper provisions of educational facilities, our tertiary institutions in Nigeria will not suffer. Adequate financing will bring about better result to well-equipped institution with modern ICT facilities, equipment computers, internets, laboratories, and workshops, libraries, as well as replacing deteriorated facilities, absolute and outdated teaching and learning equipment.

#### Recommendation

Basically, it is considered that education involved huge capital intensive and expensive investment in any given society. As a results of the foregoing, it is pertinent and succinctly as a matter of fact to suggests other sources of financing education in Nigeria through innovation technology support application in teaching and learning.

- 1. The government should introduce property tax as an avenue to generate income in financing education properly.
- 2. Government should also involve in raising bank loans for capital development, mostly to aid in educational sectors.
- 3. Education tax funds should be encouraged, upgraded and intensive effectively to gain much ground to alleviate educational problem and set back.

- 4. The government should encourage Educational Trust Funds (ETF) and TETFUND to improve in spending educational sector for implementation of ICT infrastructure facilities, computers-internet-based programme.
- 5. Financing education should be joint responsibility of federal, state, local government and the private sectors.
- 6. Corporate organization should not be left out in financing education in Nigeria
- 7. The government should encourage donations from endowment funds as this will act as a catalyst as a means of propelling educational system in the country
- 8. The federal and state government should take as a matter of priority to impose taxes from lotteries to finance education
- 9. Since the educational system needs to be financed, the private and public sector assistance or contribution should be more encouraged.
- 10. Government should place high premium on education and strictly followed to UNESCO recommendation of 26% to help re-actualize the tertiary institutions projects.

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