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Comparative analysis of internally generated revenue sources and utilization in tertiary institutions in Kaduna state, Nigeria: Implication on planning of tertiary institutions

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Abstract

The study focused on a comparative analysis of internally generated revenue sources and utilization in tertiary institutions in Kaduna state, Nigeria: Implication on Planning of Tertiary Institutions. The research design adopted for this study was descriptive survey research. A descriptive survey design is a method for collecting information or data as reported by individual research participants. Kothari defined survey "as any procedure in which data are systematically collected from a population or a sample thereof through some form of direct solicitation, such as face-to-face interviews, telephone interviews or mail questionnaires". The population of this study comprised 248 administrative staff in tertiary institutions in Niger State. A stratified sampling technique was adopted for this study. The stratified sampling technique became appropriate because of the different strata of tertiary institutions in Cross River State. The first stage was to stratify tertiary institutions based on institutional type (Kaduna State University (KASU), Ahmadu Bello University, Zaria (ABU) and the Federal College of Education Zaria and the Kaduna State College of Education located in Gidan Waya, Kafanchan, Kaduna State, Nigeria. The sample of this study was made of 129 administrative staff in the four (4) tertiary institutions in Kaduna State, Nigeria. The instrument used for this study was an adopted researcher's developed questionnaire entitled Administrators' Perceived Internally Generated Revenue Sources and their Utilisation Questionnaire (APIGRSUQ). Developed by Ekeie. The instrument is made up of three sections A, B and C. To ensure that the instrument measures what it purports to measure, it was subjected to content validity by three experts two in Measurement and Evaluation and one in Educational Administration and Planning Ahmadu Bello University Zaria. The reliability of the instrument was established using the Cronbach alpha reliability method. The instrument was administered to 40 administrative staff and the generated data was analyzed with descriptive and inferential statistical analysis. Tertiary institution administrators' should closely monitor and supervise these ventures to ensure accountability and profitability. The proceeds from the ventures can then be effectively utilized to enable qualitative tertiary education in Kaduna State, Nigeria.

Keywords: Comparative analysis, internally generated revenue, sources and planning

Introduction

Education is seen as a capital-intensive business requiring huge resources in terms of human and material resources. As a huge investment, it calls for every stakeholder to play its role for its survival. This is because investing in education is a life-long process that requires maximum support from the government, the institution (school management), and the benefiting communities including philanthropist organizations and other forms of non-governmental agencies (national and international donors). When education is undermined in a country, human, and material (technological) resources die. In other words, neglecting the educational sector is like killing the future of the youths in the country.

Eyong, (2022) ^[10] posits that education is properly given attention can foster economic, social, political, and religious unity among other countries. To the author, countries like China, America, France Germany, Finland and Singapore excelling in the world global index highly embrace education for its masses. Federal Ministry of Education, reveals that the vision of the Nigerian higher (tertiary) education system has the following expectations: To be (i) relevant and responsive to the need of the society (ii) adequate in quantity and quality with a well-motivated, highly skilled and qualified staff whose products are knowledgeable, technically competent and adequately prepared for a fulfilled life and for positive contribution in the society. In Nigeria today, there are about 104 universities, 67 polytechnics and 127 colleges of education/health technology. All these institutions require effective utilization of infrastructure, equipment, resources and personnel. Tertiary institutions in Nigeria are financed by grants/subventions provided by both state and federal governments, with insignificant contributions collected from students as fees. The business of providing quality tertiary education for Nigerian students requires adequate utilization of the internally generated revenue.

Adequate utilisation of internally generated revenue has been identified as possibly the most crucial in maintaining and improving the quality of tertiary education. Despite the identification of revenue as the key factor to the positive transformation of tertiary institutions in Nigeria, it has not given explicit attention to funding the education industry. The utilisation of internally generated revenue in tertiary institutions in Nigeria is the basic role of administrators of these institutions as most institutions are faced with the challenge of how to convince the various stakeholders of education of their capability of inefficient generation and utilisation of resources generated. The poor quality of most tertiary institutions is the problem of inefficient utilisation of resources, which borders on the issue of the standard. Financial resource utilization has been recognised as a major hindrance to the qualitative educational system in Nigeria.

With the huge economic misfortunes facing the government, made worse by the recent global financial crises, the challenge of inadequate funding of tertiary institutions has become critically revealing. The federal government, through the National Universities Commission (NUC) and National Commission for Colleges of Education (NCCE), has continuously directed all tertiary institutions to explore ways of generating revenues internally such that the management would not have to look up to the government for solving all their financial problems (Aina, 2002). Kuratko, Hornsby and Bishop (2005) ^[17] have defined Internally Generated Revenue (IGR) as the creation of either tangible or intangible results within the confines of one entity, e.g. internally generated funds are those funds that are realized through the efforts or operations of the entity itself, i.e. the funds were not borrowed realized through other external means." This definition agrees in substance with that of Nwadiani and Ofoegbu, informed that "Internally Generated Funds shall mean funds not constituting the proceeds of any Loan, Debt Issuance, Equity Issuance, Asset Sale, insurance recovery or Indebtedness."

Internally generated revenue (IGR) by tertiary institutions refers to income generated within the institution based on the State/Federal government's residual powers. The concept of fiscal federation presupposes among other things, that higher institutions of learning reserve the constitutional powers to

mobilize revenue from sources within its sphere of jurisdiction. This revenue could come in the form of taxes, fines, levies, licenses, interests and dividends, to mention but a few. Tertiary institutions in Cross River State generate revenue to enable it to cope with numerous developmental activities within its scope. Revenue is the total amount of income that accrues to an institution within a specified period. Revenue is necessary for the effective functioning of the institution as no tertiary institution can survive effectively without adequate revenue.

The inadequate funding of tertiary institutions has no doubt, had a calamitous effect on the effectiveness of tertiary institutions which could be noticed from the outputs (students/graduates, quality in teaching and research). Tertiary institutions have been forced to embark on income-generating projects to source funds (David, 2006) ^[9]. Babalola (2004) ^[8] who stated that perceived revenue generated by tertiary institutions includes the following: Tuition and education levies; commercial ventures (hotels, banks, farms, book shops, among others) and consultancy services.

The magnitude of the financial challenge has been however more serious in most universities than anywhere else (Meek). The funding challenges universities make of internally generated revenue impede expansion in terms of educational, social and economic growth of the University education being recognized both as an engine of economic growth and as a gatekeeper to positions of high remuneration and status. Universities need a significant amount of internally generated funds to cater to their numerous projects and recurrent and capital expenditure. Internally generation revenue in university education is a source for multiple outputs and is loosely connected to different revenue sources.

As universities grew up funding became very chaotic, epileptic and dwindling. The funding operation of the federal government was characterized by continuous shortfall and drastic cutbacks. Studies by Oghenekohwo and Ekundayo, examined how internally generated revenue is being utilized effectively by administrators of universities in Edo state. Two hypotheses were raised and subjected to statistical analysis at 0.05 levels of significance, a sample population size of 81 was drawn from the population of all administrative staff in the institutions and stratified and simple random sampling was used. A 25-item questionnaire was constructed, validated and administered to the respondents. The statistical analyses used were Pearson's Product Moment correlation coefficient and one-way analyses of variance (ANOVA). The result indicated that funding is critical to the survival of the university system. According to their findings, university education is worse affected because of ineffective utilisation of the internally generated revenue accrued from consultancy services rendered. Okoroma argued that the cutback in the financial capability of the system coupled with the escalating demands that out-stripped capacity has not only posed a problem to university sustainability as strongly evidenced in the state of decrepitude and stagnation, decline in quality and standard, aging of facilities, increase in personnel cost, the problem of access and human capital flight otherwise known as brain-drain but equally challenged the competencies of university administrators (Adesina, 2005) ^[2].

Universities must therefore implement a radical paradigm shift by adopting potent strategies for economic resilience and utilisation and sustainability of the internally generated revenue. Ogunu and Ogbuehi informed that the issue of

funding in Nigerian university education becomes problematic, simply because Nigeria has failed to take advantage of the United Nations Educational, Scientific and Cultural Organization (UNESCO) recommendation to restore quality and assure the sustainability of good quality in its tertiary education system. The situation is even more deplorable, especially in universities which must carry out teaching research and development. Every university has to aggressively embark on diversified ventures of increased internally generated revenue for resilience and sustainability. However, since almost all the internally revenue-generating enterprises are moribund, it has to be re-activated and boosted with more viable and internationally acclaimed money-spinning enterprises. Such strategies according to Ogunu and Ogbuehi include university entrepreneurship, university-industry collaboration, strategic fundraising programmes and university community relationship.

Lungu (2006) ^[20] sought to determine whether internally generated revenue is judiciously utilized by university administrators in the United States. Four hypotheses were stated and tested in the study with a sample population of 129 drawn from the population of all administrative staff in the state and federal universities multi stage sampling was adopted in the study. A 25-item standardized instrument was used in the data collection. The statistical analysis used was an independent t-test. The result of the finding revealed that adequate utilisation of funds is critical to the survival of the university system. The finding also revealed that the dilemma of every public institution at a time of recession is how to judiciously utilize internally and externally generated funds. Opined that internally generated revenue by the university should state exactly what it wants, describe the current environment with relevant statistics, explain the assumptions for cost, time and efficiency; present the summary budget with information on expenses as an attachment; state how the expenses would benefit the government in the long run, especially, the effects on productivity, accountability, service delivery, cost-saving measure and so on.

Soyode and Kajola carried out a comparative study of universities' location (urban and rural universities) and the utilisation of internally generated revenue in the United States. Four hypotheses were stated and tested in the study with a sample population of 56 urban and 53 administrative staff in Universities in the State. Purposive sampling was employed. The statistical analysis used was Pearson's Product Moment correlation Statistics and independent t-test. The result of the finding revealed that IGR sources are possible according to the economic positioning of the cities where the Universities are located. While Universities in some parts of the country enjoy significant success in consultancy and quasi-commercial activities those in the other regions do not enjoy such success. Some regions do not show the same level of success in the two areas. This is easily attributable to poor utilisation of the internally generated funds by most tertiary institutions. A significant number of Nigerian Universities have several options available for raising funds for bidding resources away from another sector of the economy and from other claimants to undertake their activities. The options according to Soyode and Kajola include taxes, non-taxes revenue such as fees, levies, charges, property and investment income, and domestic and for foreign borrowing including loans from multinational institutions and foreign grants (Asher, 2001) ^[7].

Ofoegbu and Hezekiah carried out a study on Internally

Generated Revenue (IGR) and utilisation of University Administration in Nigeria. The purpose of the study was mainly to identify the major sources and utilization of internally generated revenue by Nigerian University administrators. The population of the study consisted of all 102 university administrators from the seventeen Federal Universities in Southern Nigeria. Descriptive statistics and Pearson Product Moment Correlation were used to analyze the research questions and hypotheses formulated for the study. The analysis revealed that commercial ventures were among the main sources of IGR while the proceeds were used for services including staff welfare, maintenance of facilities and beautification of the university premises. Further analysis of data showed that there was a significant relationship between internally generated resources and the management and development of universities in Southern Nigeria. It is recommended that university administrators should be more transformative in their leadership style to strengthen their revenue base for effectiveness in University management.

Nwanna in their research on the topic "evaluation of internally generated revenue by universities" the design was an ex-post facto research design with a sample of 120 respondents. A validated instrument titled Internally Generated Revenue Instrument". Two hypotheses were formulated and tested at .05 and the independent t-test statistical was used in testing the hypotheses and the findings revealed that most universities have a lot of avenues of raising internally generated revenue and this will help would help improve efficiency.

In the same vein, Samuel (2003) conducted a study on internally generated revenue through the establishment of bookshops and utilisation by administrators of private universities in Cross River State. The descriptive survey design was employed with a sample population of 89 administrators. A standardised instrument was used in generating data with a sample of 56 respondents drawn from the study area. Two null hypotheses were formulated and tested at .05 and the one-way Analysis of variance was used in testing the stated hypotheses. The finding revealed that the establishment of a bookshop is a basic means of generating internal revenue in tertiary institutions of higher learning. Money generated by schools if judiciously utilised and controlled by administrators of schools can promote unity and accountability. The finding recommended that individuals and groups placed at the helm of affairs of schools must change and public servants need to be reminded that performance is not just about output, but also about timeliness, quality and cost-effectiveness. And in all these, administrators have the responsibility to discourage the management of public institutions from negative practices in the utilisation of scarce public sector resources.

The College of Education system is one of the tripods of tertiary education in Nigeria and it has the primary role of training teachers who will be awarded the minimum teaching qualification of Nigerian Certificate of Education (NCE). This certificate qualifies one to teach in junior secondary schools and technical colleges in Nigeria and it takes three years to complete. These teachers' institutions were formally known as Advanced Teachers' Colleges and were affiliated with different universities in Nigeria. They were later transformed into Colleges of Education under the supervision of one umbrella body known as the National Commission for Colleges of Education (NCCE)

It has been observed in the history of Colleges of Education

in Nigeria, there had been incessant strikes in the sector, and in some cases, threats of strikes by giving ultimatums to the authorities of an impending strike if their demands are not met which in all cases revolve around inadequate funding of their institutions. One can imagine such strikes taking up to six months to one year and their attendant effects on the students and the community as a whole (Adedokun, 2011) ^[1]. It is in the light of posing solutions to this bane that the possibilities and ways of funding these institutions by both the government and community and internally necessitate generated revenue (IGR) of the institutions so that the idea of resting solely on the government to finance them will be discarded and peace will return to those institutions for the educational development Akin Kunle (2005) ^[6] informed that College of Education can raise money from research and donations from former students through their alumni associations.

Sought to find out the influence of internally generated revenue and its utilisation in colleges of education in Kaduna State. Two hypotheses were stated and tested in the study with a sample population of 76 administrative staff drawn from three colleges of education. Independent t-tests and one-way ANOVA were employed in testing the data. The result of the finding revealed that colleges of Education cannot accomplish their tasks without adequate means of generating internal funds. Hence, the National Commission for Colleges of Education mandated all the Colleges of Education to have other means of internally generated revenue to meet with it numerous needs to achieve their academic purpose. Oriowo (2001) however contended that the success or failure of these funds generated largely depends on its judicious utilisation by administrative staff in these colleges.

Nwanna explored assessment of utilization of revenue generated by colleges of education. The basic aim of the study was to examine potentials for increased internally generated revenues from administrative point of view where efficiently designed formats that set actual collections against targets are monitored and effectively implemented. The study adopted a correlational design with a population sample of 22 administrators of two colleges of education in South Africa. a well-validated instrument was used in generating data for the study and four research questions were answered with a mean and standard deviation that prospects for improved internally generated revenues could be in areas of expansion in the revenue sources, blocking the loopholes, improving the caliber of revenue collectors and motivating them as well as entering into virgin areas of the collection. The finding also revealed that there are still "virgin" areas that need to be tapped by the local authorities but notes also that most local authorities have limited their activities of internally generated revenues to the most easily accessible and payable like market tolls, park fees and property rates. Kuratko, Hornsby and Bishop (2005) ^[17] believe that an effective and efficient database will enhance the planning of revenue mobilization as well as efficient management and methods of property valuation, billing, collection, accounting, controlling and the presence of a proper format for revenue reporting and an in-built monitoring and evaluation mechanism will promote economic development in colleges. To generate enough internally generated revenue by colleges, Kuzel and Engel (2001) ^[18] suggest the following strategies for Public education on payment of fees and other charges by students by corporate bodies, traders and property owners. Based on this brief background, the study sought to compare the

analysis of internally generated revenue sources and utilization in tertiary institutions in Kaduna state, Nigeria: Implication on Planning of Tertiary Institutions.

Theoretical framework

The following theories were used in connection to this study: Goal-setting theory by Lock Horns.

Locke propounded the goal-setting theory based on the following assumptions:

1. Specific goals increase performance, difficult goals, when accepted, result in higher performance than easy goals.
2. Goals are the most important factors affecting the motivation and behavior of employees.
3. Goal specification in itself does not necessarily lead to high performance because specific goals vary in difficulty.

The goal-setting theory emphasized the nature of financial management and control by institutions/organizations which determine the extent to which its aims and objectives are being achieved. Besides, it also centers on the assumption that utilisation of financial resources is dependent on the institutional capacity to set achievable goals and manage the limited generated resources to actualize the vision and mission statement of the institutions/organization. The analogy presented herein implies that the extent to which the organizational goals are achieved is the extent to which the institution/organization can effectively generate and manage resources effectively. Therefore the proper application of the goal-setting theory gives rise to the financial management and control of limited resources.

The postulation as presented above is borne out of the belief that the theory rests on the following mechanisms as explained by Jomo;

1. Motivation of workers: The theory emphasizes that conscious ideas are needed to prompt workers to put in their best efforts to attain organizational goals.
2. Specification and difficulty of goals: The theory stresses goal specification. It states that when goals are explicit, they guide workers to decide how much effort to put into work. The nature of goals, no doubt influence the task performance of an individual or the organization.

Tertiary institutions are expected to set out the desired goal which includes effective management of financial resources, teaching, research and community development and communicating it to workers which is paramount for effective management of the system. Specifying the difficulty of the task which means the various ways the institutions would employ in raising funds for the running of its overhead cost that will ensure the effectiveness of the system.

Consequently, the implication of this theory to the present study cannot be overemphasized, the theory will help to ensure that tertiary institutions set measurable and achievable goals and look for ways of achieving these goals by utilising all the available means of generating revenue internally and how to effectively manage and control the generated revenue to meet its expectations.

Statement of the problem

The persistent decline in government ventures especially in its economic fortunes in recent times coupled with its laxity to fund tertiary institutions has made most tertiary institutions

source internally generated revenue through several services like; consultancy services, farms, rents, the establishment of microfinance banks, the establishment of the printing press and the establishment of bookshops among others to augment whatever they got from the government. From the researchers' experience, it has shown that most tertiary institutions in Kaduna do not have enough and standard workspace such as workshops, laboratories, classrooms, or lecture theatres to train the students, while some consumable and non-consumable materials needed for practical exercises are not available, some of the available material resources in some of these institutions appear not to be functioning. The bulk blame is on the government's inability to finance tertiary institutions. Most stakeholders blamed poor administrative structures as a result of the inability of most tertiary institutions to generate basic sources of internally generated revenue and how to judiciously utilise the revenue generated as the basic plague in our tertiary institutions. This blame may not be necessary if internally generated revenue is adequately utilized by administrators of tertiary institutions. Hence the crux of the present study on comparative analysis of internally generated revenue sources and utilization in tertiary institutions in Kaduna state, Nigeria: Implication on Planning of Tertiary Institutions.

Purpose of the study

The purpose of this study was to comparative analysis of internally generated revenue sources and utilization in tertiary institutions in Kaduna state, Nigeria: Implication on Planning of Tertiary Institutions. Specifically, the study seeks to:

1. Determine whether internally generated revenue by universities is utilised judiciously by administrators.
2. Assess whether internally generated revenue by colleges of education is utilised judiciously by administrators.

Research questions

The following research questions were posed for the study

1. How is internally generated revenue by colleges of education judiciously utilised by administrators?

Statement of hypotheses

This study will be guided based on the following hypotheses.

1. There is no significant influence on internally generated revenue by universities and their utilisation by administrators.
2. There is no significant influence of internally generated revenue by colleges of education and their utilisation by administrators.

Justification for the study

The significance of any research endeavour is measured by its relevance to solving problems and contributing to knowledge advancement in all ramifications. Therefore, the significance of the study is measured by its relevance to solving the problems of internally generated revenue sources and their utilisation by administrators of tertiary institutions in Cross River State, Nigeria. The study may contribute to knowledge advancement to the following; government funding of tertiary institutions, including policymakers and administrators of tertiary institutions, the governing council of tertiary institutions, stakeholders and individuals in the community, administrators of primary and secondary schools, federal and state government and the general public

including further research study in the following ways:

The findings of this study may also provide an econometric basis upon which to examine the effect of government funding on educational growth in Nigeria. Hence, policymakers will be able to formulate an articulate and comprehensive policy concerning educational management in Nigeria. This research may also provide an objective view of the relevance of education to the Nigerian economy. The findings of this research may also serve as a good resource material for those that intend to carry out further research on the effect of government funding on educational growth in Nigeria.

The study is expected to contribute immensely to tertiary institutions as it may expose administrators of Universities and Colleges of Education to the potential sources of generating revenue internally and how to judiciously utilise such revenues to promote institutional effectiveness. It is hoped that the study may help the governing council of tertiary institutions to strengthen its financial bases as this study would highlight some identified problems hampering the judicious utilisation of internally generated revenue. The study may also be useful to the indigenes of Cross River State and beyond to cooperate with the school management (administrators) to enable them to build a viable local government by paying their taxes and rates promptly.

As stakeholders, the federal and state governments of Nigeria now face development challenges that are key to both welfare improvements for the general population and enhancement of the education sector in particular, this study will act as a source of information on various ways of adopting effective measures of improving the education sector. It is hoped to serve as a reference point for the policymakers to adequately plan education funding.

The study is hoped to contribute to knowledge advancement for primary and secondary school administrators as the thesis may help them in gaining greater knowledge and understanding of the problems of effective utilisation of revenue available to their respective institutions.

The study is also expected to help the Federal and state government, in informing them on the necessity to regularly provide the necessary fund needed by tertiary institutions to help them achieve the objectives for which they were established. This study is also expected to serve as an eye-opener for the general public to be aware of the difficulty faced by tertiary institutions in meeting their objectives. Finally, the recommendations in this study may provide a base for further research studies which may in turn improve upon tertiary educational development in Nigeria.

It may help students and researchers to do further work related to this research project. More so, institutions of learning that may come across this research work can see the need to enhance funding of the education sector without solely depending on the government.

Research Methodology

The research design adopted for this study was descriptive survey research. A descriptive survey design is a method for collecting information or data as reported by individual research participants. Kothari (2005: 132) ^[16] defined survey "as any procedure in which data are systematically collected from a population or a sample thereof through some form of direct solicitation, such as face-to-face interviews, telephone interviews or mail questionnaires". The population of this study comprised 248 administrative staff in tertiary

institutions in Niger State. A stratified sampling technique was adopted for this study. The stratified sampling technique became appropriate because of the different strata of tertiary institutions in Cross River State. The first stage was to stratify tertiary institutions based on institutional type (Kaduna State University (KASU), Ahmadu Bello University, Zaria (ABU) and the Federal College of Education Zaria and the Kaduna State College of Education located in Gidan Waya, Kafanchan, Kaduna State, Nigeria. The sample of this study was made of 129 administrative staff in the four (4) tertiary institutions in Kaduna State, Nigeria. The instrument used for this study was an adopted researcher's developed questionnaire entitled Administrators' Perceived Internally Generated Revenue Sources and their Utilisation Questionnaire (APIGRSUQ). Developed by Ekeie (2012). The instrument is made up of three sections A, B and C. To ensure that the instrument measures what it purports to measure, it was subjected to content validity by three experts two in Measurement and Evaluation and one in Educational Administration and Planning Ahmadu Bello University Zaria. The reliability of the instrument was established using Cronbach alpha reliability method. The instrument was administered to 40 administrative staff and the generated data was analyzed with descriptive and inferential statistical analysis.

Hypotheses Testing

From the raw data generated only two hypotheses were tested in this study (hypotheses six and seven) and the result is presented as shown in Table 1.

Hypothesis one

There is no significant influence of internally generated revenue sources by universities and their utilisation by administrators. The independent variable in this hypothesis is perceived internally generated revenue by universities (Ahmadu Bello University, Zaria (ABU) and Kaduna State University (KASU)); while the dependent variable is utilisation. To test this hypothesis, an independent t-test was employed and the result of the analysis is presented in Table 1. With an independent sample t-test, the t-calculated value of 4.18 was found to be greater than the t-critical (table value) of 1.960. Therefore, the null hypothesis is rejected. This implies that there is a significant influence on internally generated revenue by universities and its utilisation by administrators.

Table 1: T-test results of the influence of internally generated revenue by universities and its utilisation by administrators

Variable	N	\bar{X}	SD	t-cal.
Ahmadu Bello University, Zaria (ABU)	98	20.89	1.90	4.18*
Kaduna State University (KASU)	29	17.54	1.00	
Total	127			

*p<.05

Hypothesis two

There is no significant influence of internally generated revenue sources by colleges and their utilisation by administrators. The independent variable in this hypothesis is perceived internally generated revenue by colleges (federal college of education Zaria and Kaduna State college of education); while the dependent variable is utilisation. To test this hypothesis, an independent t-test was employed and the

result of the analysis is presented in Table 2. With an independent sample t-test, the t-calculated value of 5.45 was found to be greater than the t-critical (table value) of 1.960. Therefore, the null hypothesis is rejected. This implies that there is a significant influence on internally generated revenue by colleges of education and its utilisation by administrators.

Table 2: T-test results of the influence of internally generated revenue by colleges of education in Kaduna State and its utilisation by administrators

Variable	N	\bar{X}	SD	t-cal.
Federal College of Education	76	20.65	1.27	5.45*
Kaduna State College of Education	51	18.12	1.21	
Total	127			

*p<.05

Discussions of findings

The discussion of the major findings emanating from this study is carried out hypothesis by hypothesis as presented below.

Internal revenue generated by universities and their utilisation by administrators

The result of the finding revealed that internally generated revenue by universities is judiciously utilisation. The magnitude of the financial challenge has been however more serious in most universities than anywhere else. The basic funding challenges in universities in CRS has made it more serious than the other, are the pressure of expansion, economic problems, and the pressure of other. University education is recognized both as an engine of economic growth and as a gatekeeper to individual positions of high remuneration and status. It needs a significant amount of budget for recurrent and capital expenditures. Funding of university education is a large and complex because of its multiple sources of revenue and its multiple outputs or products, which are only loosely connected to this different revenue source. Furthermore, these revenue and expenditure patterns vary significantly by type of university and mode of governance which are university or college and public or private respectively.

The foregoing results attest to the sources and utilization of Internally Generated Revenue. According to the managers of Nigerian universities, funds are generated mainly through commercial ventures like the rental of shops, running of hotels, guest houses, petrol stations and bakeries and the manufacture of table water. The justification of IGR is underpinned by the fact that government priority for education is rather low while the fund provided is inadequate. The results of the study indicated that there was a need for internally generated revenue to achieve the objectives and goals of the university system.

The finding agrees with that of Oghenekohwo and Ekundayo, whose results indicated that funding is critical to the survival of the university system. According to their findings, university education is worse affected because of ineffective utilisation of the internally generated revenue accrued from consultancy services rendered. Within the university sector, expenditure levels as well as patterns of pricing and price discounting vary greatly according to institutional wealth and depth, tuition policies and enrollment limits that are set by state governments or public multi-campus governing boards. Investment in university education has become

internationally recognized as an instrument par excellence for the development and eradication of poverty. Acquisition of adequate funds or university education is seen as the major way of investing in human capital formation which mainly drives the economic growth of a nation. The present finding also concurs with that of Lungu (2006) ^[20] result which revealed that adequate utilisation of funds is critical to the survival of the university system. The finding also revealed that the dilemma of every public institution at a time of recession is how to judiciously utilize internally and externally generated funds.

Internal revenue generated by colleges of education and their utilisation by administrators.

The result of the finding revealed that internally generated revenue by colleges is judiciously utilisation. College of education has been described as the bedrock of every society and the tool for nation-building, therefore for qualitative education to be achieved; the generation of internal funds should be judiciously utilized. Education unlocks the door to modernization, but it is the administrative staff who managed the school for success to be accomplished. The finding is in harmony with that of Adedokun (2011) whose finding revealed that Colleges of Education growth is not too effective which is traced to many factors, such as under-utilization of the available internally generated revenue, and lack of adequate record keeping. The study further found that these problems have led most Colleges of Education into a vicious circle of poverty because inadequate functions and powers lead to inadequate funding, which results in the employment of low-skilled and poorly paid staff.

Implication on Planning of Tertiary Institutions

The study aimed at obtaining a broad overview of administrative perceived internally generated revenue sources and utilisation of internally generated revenue (IGR) of tertiary institutions in Kaduna State. The findings may, however, indicate how far tertiary institutions have adopted effective mobilisation of internally generated revenue (IGR) as previously identified by various studies in general. The study also reviewed other untapped avenues of internally generated revenue within the institutions, as well as challenges faced in the generation of IGR. Results of the study may also potentially give tertiary institutions firsthand information to be adopted to improve their IGR and help to sustain or survive in the competitive and dynamic nature of the environment they operate. It will also provide some input to administrators of other public and private institutions outside the state as they move forward into a new and more challenging managerial environment and attempt to improve their current internally generated revenues (IGR) utilisation. It may also strengthen the performance measurement processes of the Institution, and enhance its ability to deliver the results to the government to achieve its reform process. The University Council has the responsibility to ensure that revenues are also generated internally (IGR) to support the government so that the institution can continue to perform effectively and efficiently. Also, this knowledge will serve the officers at the various departments in tertiary institutions in Cross River State, as a tool for planning and control in the management of internally generated revenue (IGR) as well as enhancing these departments.

Conclusion

Every Nigerian appears to appreciate the importance of tertiary education but there has been poor funding in the educational sector over the years. The continued underfunding of tertiary education is a root cause for the persistent underdevelopment of our educational system in Nigeria. The primary goal of tertiary educational institutions in Nigeria of producing the required skilled manpower for managerial and technocratic levels of the economic, technological, social and political systems and contributing immensely to good governance and national security could be effectively accomplished, if this level of education is effectively managed, sufficiently funded and ensuring quality control through effective monitoring and supervision of the tertiary educational institutions then the quality of output (graduate) will improve.

The problem of underfunding of the tertiary education system in the last three decades has occasioned the obvious deterioration of educational services in the country, including facilities for teaching, research and public services. The extent and size of the decay of tertiary education over the years are attributable to the excessive dependence and reliance on the government for funding. With the tremendous increase in student enrolment in tertiary institutions in Nigeria, financing of tertiary education has become a topical issue among education stakeholders. Therefore, there is a need for tertiary institutions to implement a radical paradigm shift by exploring and exploiting more aggressive ways of generating funds internally, improving on cost-saving measures and promoting accountability.

1. There is a significant influence of internally generated revenue by universities on their utilisation by administrators.
2. There is a significant influence of internally generated revenue by colleges of education on its utilisation by administrators.

Recommendations

Since IGR serves the interest of educational instruction, it must be set up to actualize the ideals of tertiary institutions. The following recommendations are therefore made:

1. Tertiary institution administrators' should closely monitor and supervise these ventures to ensure accountability and profitability. The proceeds from the ventures can then be effectively utilized to enable qualitative tertiary education in the state.
2. It is advisable that Tertiary institution administrators should adopt a transformational leadership style based on the improvement of staff and student welfare while not neglecting infrastructural development through prudent management of the resources.

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