Influence of TETFund Intervention on Information Resource Development and Services in Government-Owned Universities in North Central Nigeria

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Abstract:

the study investigated the influence of TETFund intervention on information resource development and services in government-owned Universities in North Central Nigeria. The study was guided by five specific objectives and five research questions. Descriptive survey design was used and the target population consisted of three University librarians, three heads of collection development section and three TETF and desk officers as well as 46, 784 undergraduate students in Federal University of Technology, Minna, Federal University Lokoja and Nasarawa state University, Keffi respectively. A sample size of 150 undergraduate students and nine University management staff in the three Universities were adopted using multi-stage sampling technique. Questionnaires and checklist were data collection instruments used for the study. Descriptive statistics was used for data analysis. Results showed that the majority of the information resources and services were available and that the source of funding University libraries was mostly from allocations by respective state government, library registration and binding services. Results further showed that rehabilitation of library structure was the major area of TETFund intervention in University library development in North Central Nigeria. Major hindrance was inability of TETFund to justify its disbursement among Universities. The study concluded that with the parastatals' interventions, University libraries will be put in good shape while the opposite might signify inadequate service delivery. The study recommended that University libraries in North Central Nigeria should source many areas of generating funds for library development.

Keywords: TETFund, Funding, Library Collection, Library service, Universities, North Central Nigeria

INTRODUCTION:

In most academic institution, it is usually emphasized that the beauty of a library would be meaningless if adequate collections or information resources are not made available for users consultation. These information resources include but not limited to both the print and non print media such as textbooks, reference services, theses/dissertation, serials as well as atlases, globe, computer and its accessories. These collections can only be efficiently utilized through the help of efficient service delivery, such as circulation and book loan to users,

Chima and Nwakocha (2013) argued that library resources are materials that are acquired, maintained, and consulted, which the researcher found adequate to use to enhance his research and development. Information resources are those resources which include all forms of resources that promote and help researcher actualize his set objectives; that is not restricted to print materials but also includes e-resources such as e-journals, e-book efcetera.

Library resources development according to Chima and Nwokocha (2013) is one of various challenging processes of the profession of librarianship, and concerned with the acquisition of different information resources, to meet the users' demands. The information resources development otherwise

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known as Collection Development have been differently used by the librarians, some tag it or call it "Selection and Acquisition". Of library resources development is more than just selection or acquisition.

The Provision of information resources and services is a function of collection development and is very crucial to libraries that need to embark upon selection, ordering and acquisition of relevant but current materials. Collection development is the process of building library collection through careful selection, ordering, acquisition, preservation and weeding of materials. American Library Association (2013) view collection development as a term that deals with number of activities related to the development of information resources, including the determination and coordination of selection policy, collection evaluation, planning for resource sharing, collection maintenance and weeding.

information resources development in libraries depend largely on the financial position of the libraries thus various sources of funding library collection and services include: grant from government, TETFund, Internally generated revenue, foundations etc. With inadequate collection and physical facilities coupled with limited financial situation, libraries can no longer meet user's information needs and as such libraries particularly those of government owned tertiary institutions have to look back for

alternative source of fund called TETFund meaning tertiary education trust fund.

Library services are the activities that hibrarians and their personnel reindeer to meet the information needs of their users. Such service are core and traditional library services (popola and Haliso 2009). Some of the library services are technical in nature such as collection development, cataloguing and classification, indexing and abstracting, as well as the entire bibliographic services. The other categories of library services are offered with the interaction between the library staff and users e.g circulation services, reference services, referral services, outreach services (Aina, 2004).

Tetland is an acronym for tertiary education trust fund established to assist in providing funds to tertiary institutions in Nigeria as a way of complementing government funding towards education development. TETFund intervention is the taking part of TETFund and providing assistance on funding in order to find a lasting solution to the problems faced by tertiary institutions, which the government allocation cannot be able to cater for. TETFund intervention also assumes the process of taking responsibility of disbursement of fund to the tertiary institutions that could assist in prompt education development of tertiary institutions especially in the areas of provision of facilities and manpower

development.

TETFund intervention has no doubt contributed immensely to the development of tertiary institutions. Therefore, its role in the development of library resources and services cannot be overemphasized. As earlier mentioned that most libraries are faced with inadequate fund to provide the much needed information resources to meet the information needs of the user, the libraries therefore need to find alternative sources of fund to meet their financial demands. Thus, TETFund as an intervention agency provides adequate funds to tertiary institutions. Usually, the university libraries in Nigeria get their fund from the 10% allocation given to universities which is considered inadequate because the amount is not sufficient to provide the required information resources. But, with TETFund intervention. the university libraries in Nigeria can now access reasonable amount of fund from TETFund which has improved their provision of information resources and services

During the researcher's preliminary investigations, it was discovered that the Federal and the State university libraries in North Central Nigeria, found that the level of users of patronage was low which may attributed to adequate current and relevant information resources and a sign of inadequate funding. It is expected that with the intervention of TETFund, the university libraries would be equipped with adequate information resources. This study therefore sought to find out the extent TETFund

intervention has improved the resources of university libraries in North Central Nigeria.

1.2 Statement of the Research Problem:

University libraries are established to provide adequate information resources and services to the users. This is one of the reasons federal government of Nigeria has approved the 10% of total budget of every university to the library, for library development in terms of acquisition of information resources, maintenance of infrastructure as well as capital and recurrent expenditure.

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Unfortunately, the researcher's preliminary investigation revealed that information resources and services offered in the university libraries were not adequate to meet users' information needs due to inadequate funding and this cannot provide effective library service needed in the universities. This has led to low patronage of university libraries and their information resources. Undergraduate students who do not visit and use university libraries and their information resources face the problem of poor academic performance in their academic pursuit. With poor results, students hardly get good employment opportunities after graduation thereby succeed in wasting their parent's money paid for school fees.

In order to save university libraries from the ugly situation of under-funding, which invariably leads to acquisition of few or inadequate information resources and in some cases the existing collections are obsolete, federal government has established a parastatal under federal ministry of education called TETFund to serve as intervention agency thereby complementing the effort of parent ministry in

providing adequate funding for university libraries development among other functions.

The TETFund intervention compliments and partly improves the university library resources and services most especially in the area of provision of adequate collection and infrastructural facilities. Acquisition of sufficient information resources is a function of adequate funding. Though a study by Bamigboye et al (2015) revealed that despite the regularity in the disbursement of funds, accessing them becomes a problem which further led to delay in the inspection and approval of projects. Therefore, a more active approach and sustained effort need to be made by university libraries to jump off such opportunities provided by TETFund in other to make a change to university libraries. Libraries cannot cry wolf of underfunding when opportunities for available funds cannot be utilized.

This study is therefore design to investigate whether TETFund intervention has improved the

university library resources and services in North Central Nigeria.

Objectives of the Study:

The specific objectives of the study are to:

Investigate the state of information resources available with TETFund intervention in the university libraries in North Central Nigeria;

2. Ascertain the type of library services available with TETFund intervention in university libraries in

North Central Nigeria

3. Determine the various sources of funding university libraries in the North Central Nigeria;

4. Identify areas of TETFund intervention in university library development in North Central Nigeria;

Determine the influence of TETFund intervention on information resources development and services in university libraries in North Central Nigeria;

Research Questions:

Based on the objectives of the study, the following research questions were formulated for the study:

1. What is the state of information resources and services in the university libraries in the North Central Nigeria?

2. What are the types of library services available with TETFund intervention in university libraries in

North Central Nigeria?

3. What are the various sources of funding university libraries in the North Central Nigeria?

4. What are the areas of TETFund intervention in university library development in North Central 5. What is the influence of TETFund intervention on information resources development and services

in university libraries in North Central Nigeria?

LITERATURE REVIEW:

Olurotimi and Oluwasanmi (2014) in their findings on alternative funding of academic libraries in Nigeria stated that the federal government who is the proprietor of federal universities is still battling with budgetary allocation to ministries and parastatals owing to instability in the world price of crude oil and

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oil theft. This situation has a great impact on the funding of universities and in recent times, universities have not been receiving budgetary allocation as and when due which has drastically affected academic libraries. On the other hand, private universities are not finding it easy because funding of universities is capital intensive; there are lots of competing demands and their finances are contingent on student population. Most of the private universities had to increase their fees in order to remain afloat. This situation has great impact in the development of academic libraries hence it becomes imperative to source.

Azubogu, Obiehere and Anyanwu (2009) in a collaborative study on finding public libraries in Nigeria with the aim of finding out the sources of funding of Imo State Library Board. The study was to ascertain the adequacy of fund available, finding out the factors affecting adequate funding. The study also aimed at identifying the effect of poor funding and to proper solution to the problem of funding, which was conducted on the Director of Library Services, the Deputy Director Library Services, the Accountant and the Director of Planning Research and Statistics. Questionnaire as instrument was used to identified the factors affecting funding of libraries in Nigeria which include lack of priority attention to education and development of libraries by both government and the private sector, poor state of Nigeria economy which has resulted in reduction of budgetary allocation to libraries, problems of funding policies, poor reading habit and lack of interest in libraries. They ascertained that the issue of funding is very crucial to every academic institution and for achieving the goal of establishing the institution. The authors recommended that:

Government should increase its budgetary allocation to the public library in such a way that annual budgetary allocation be increased to reflect changes in the economy and ever increasing responsibilities in the public libraries every fund allocated in the budget should be released for effective operation of the public library the printing and publishing section of the public libraries should be greatly improved. Modern facilities visionary and highly challenged staff should be assigned responsibilities of increasing viability of this section to create more revenue internet facilities and services shall be provided and commercialized as an additional source of revenue for the public library; this if explored and utilized will help to increase revenue in the public library system other alternative source of funding should be utilized. These include consultant services, establishment of bookshops and book depots etc. companies and other establishments should be greatly involved in the funding of public libraries, in order to achieve this; there should be aggressive marketing of public library services.

In a related study, Ubogu (2013) conducted a research on fundraising processes in Nigerian academic libraries and revealed that funding of academic libraries is a topical issue that never goes away and is not just restricted to developing countries. The author found out that funds for library and information services are traditionally derived from the university library's proprietor. Libraries cannot be separated from information resources, they are institutions that acquire and process relevant information resources for utilization by users.

In a related study, Akangbe (2009) conducted a study on resource availability and utilization at the Kwara State College of education Library, Ilorin, Nigeria. The objectives of the study was to find out the position and extent of services to users of the library, the adequacy of the collections, the problem facing users of the library, what users feel concerning the services rendered in the library and how the utilization of the resources can be improved and promoted. The researcher adopted a survey approach using questionnaire instrument to collect data. The researcher also conducted an interview on the provost, some staff and the college librarian to clarify certain issues. Items on the questionnaire focused on the awareness of the library resources, access to the resources and skill in locating library resources required from the library. It also include services by the library, currency of library materials and their relevance. A total of 150 copies of questionnaire representing 10% of the students' populace were distributed. The study however revealed that the users were satisfied by the services rendered by the library which was indicated by 26 (23.6%) of the respondents that indicated complete satisfaction of the library services. The finding also provided specific answer to the questions addressed in the questionnaire. The study has revealed the demand of users for adequate library information resources and services. However, in the study, users expressed their dissatisfaction with the library's poor acquisitions. The presence of obsolete



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materials and absence of relevant materials are equally serious. It was also found out from the study that the library has a great deal of work to do in the selection and acquisition of materials.

In another related study, Kutu and Adesanya (2013) carried out an evaluation of library resources, services and use in Kogi State University, Ayingba, Library with the specific objectives of looking at the effectiveness of human resource in the library, examine the level to which services offered by the university library has satisfy users' needs and aspirations, examine how effective are the resources and services being used and also look out the available resources at the Kogi State University. Five research questions guided the study. A questionnaire instrument was used for the study where one hundred and twenty copies were administered on academic staff and student of the university. The study found out that journal provision is adequate to users, while books are grossly adequate. The study showed that the size of the library is small and cannot cope with the student's population growth. Discussions with the University Librarian according to the study showed that the library can only accommodate 250 users at a time. The study recommended that the library presently stocked with current books, it does not have current academic or professional journals and recommend more foreign and local serial titles.

METHODOLOGY:

Descriptive survey was used and the Population of this study consists of three Governmentowned Universities in North Central Nigeria, namely: Federal University Technology Minna, Federal University Lokoja, and Nasarawa State University Keffi. The subjects of the study otherwise known as the target population consists of three University Librarians, three Head of collection development, three TETFund Desk officer, and 46,748 undergraduate students in all the three government- owned universities in North Central Nigeria. Thus Otaha (2015) opines that the population of the study consists of the entire study areas and the subjects of the study. The total figure of the respondents (population) was 46,757. While the entre nine library management staff was adopted (without sampling), 150 undergraduate students was selected using multi-stage sampling technique. Questionnaire and checklist guide were the data collective instruments. Data collected were analyzed by frequency counts, percentages and mean scores.

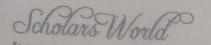
RESPONSE RATE:

Out of the 150 copies of questionnaire administered 150 copies were filled refunded and found usable representing 96% success.

Table 1: Demographic Characteristics of the University Librarians (N=3)

	Response	Frequency	Percentage%
OT 13	Federal University of Technology Minna	1	33.3
Name of Library	Nassarawa State University Keffi	1	33.3
	Federal University Lokoja, Kogi State	1	33.3
C7 Theorem		3	100
Designation of Librarian	Male	3	100
Sex	Female	0	0
Year of Experience of	5-10 years	0	0.00
Librarian	15+	2	66.7
	31-35	0	0.00
	41-45	0	0.00
	46+	1	33.3
Educational Qualification	Master's Degree	0	0.00
Quimilia	PhD	3	100

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The result from the table 1 showed the demographic characteristics of the university librarians male. It was observed that 66.7% of the librarians have over fifteen years of experience. And based on educational qualification they are all PhD holders

Table 2: Information Resources available with TETFund intervention in University Libraries in North Central Nigeria:

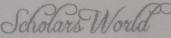
Information Resources	Available	Not Avellable	
Textbooks	3(100)	- THE ENGINEERING	
Journals	1	0(0.00)	Much Available
Encyclopedia	3(100)	0(0.00)	Much Available
Dictionaries	3(100)	0(0.00)	Much Available
Directories	3(100)	0(0.00)	Much Available
	3(100)	0(0.00)	Much Available
Gazettes	2(66.7)	1(33.3)	Much Available
Almanacs	3(100)	0(0.00)	Much Available
Yearbooks	3(100)	0(0.00)	Much Available
Yellow pages	2(66.7)	1(33.3)	Available
Atlases	3(100)	0(0.00)	Much Available
Maps	3(100)	0(0.00)	Much Available
Gazetteers	2(66.7)	1(33.3)	Much Available
e-books	3(100)	0(0.00)	Much Available
e-journals	3(100)	0(0.00)	Much Available
CD-ROMS	3(100)	0(0.00)	Much Available
Computer databases	2(66.7)	1(33.3)	Much Available
Microfilms	2(66.7)	1(33.3)	Available
Computers	2(66.7)	1(33.3)	Available
Video recording	2(66.7)	1(33.3)	Available
Sound recording	2(66.7)	1(33.3)	Available
Audio recording	2(66.7)	1(33.3)	Available
OPAC	2(66.7)	1(33.3)	Available

From the table, values in the parenthesis are percentages of the frequencies count;

The result from the table showed the information resources available with TET Fund intervention in university libraries in North Central Nigeria. From this Table, it was observed that in each case, larger percentage of the sampled respondents strongly agreed that most of these information resources are available (provided) in the study area. Based on remark of the response using their percentage response rate, it was observed most information resources listed are available.

Table 3: Type of Library services available with TETfund intervention in University Library in north Centre Nigeria: Objective 2

Library services	Available	Not Available	Remark
Internet service	3(100)	0(0.000)	Much Available
Photocopying service	2(66.7)	1(33.3)	Available
Binding services	2(66.7)	1(33.3)	Much Available
Reference services	3(100)	0(0.000)	Much Available
Reader services	3(100)	0(0.000)	Much Available
Referral services	3(100)	0(0.000)	Much Available
Selective dissemination information services	1(33.3)	2(66.7)	Available



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circulation services	2(66.7)	1(33.3)	Available
Technical services	3(100)	0(0.000)	Much Available

From the table, values in the parenthesis are percentages of the frequencies count. The result from the table showed the type of library services available with TETFund intervention in university libraries in North Central, Nigeria. From this Table, it was observed that in each case, larger percentage of the sampled respondents strongly agreed that the all these services are available (provided) in the study area.

Table 4: Sources of Funding University Libraries in North Central Nigeria

	Strongly	Agreed	Disagreed	Strongly	Mean	Rank of
	Agreed			Disagreed		Response
Federal Govt Allocation	3(100)	0(0.00)	0(0.00)	0(0.00)		1 st
Library fund to state						
Universities					4.0000	1
StateGovt Allocation Library	1(33.3)	0(0.00)	2(66.7)	0(0.00)		2 nd
fund to state Universities					3.6667	1-4
Library trust fund	0(0.00)	2(66.7)	0(0.00)	1(33.3)	2.3333	10 th
Photocopying	2(66.7)	0	0(0.00)	1(33.3)	3.0000	6 th
Internet services	1(33.3)	1(33.3)	0(0.00)	1(33.3)	2.6667	8 th
Sale of multiple copies	0(0.00)	1(33.3)	1(33.3)	1(33.3)	2.0000	11 th
Overdue charges	0(0.00)	1(33.3)	1(33.3)	1(33.3)	2.0000	11 th
Library registration	1(33.3)	0(0.00)	2(66.7)	0(0.00)	3.6667	2 nd
Subpoena charges	2(66.7)	0(0.00)	1(33.3)	0(0.00)	3.3333	4 th
library Publications	2(66.7)	0(0.00)	1(33.3)	0(0.00)	3.3333	4 th
Loan of Audio Visual materials	1(33.3)	1(33.3)	1(33.3)	0(0.00)	3.0000	6 th
Consultancy service	0(0.00)	1(33.3)	1(33.3)	1(33.3)	2.0000	10 th
Binding	2(66.7)	1(33.3)	0(0.00)	0(0.00)	3.6667	2 nd
Weed of Library materials	0(0.00)	0(0.00)	2(66.7)	1(33.3)	1.6667	16 th
Staff Canteen	1(33.3)	0(0.00)	0(0.00)	1(33.3)	1.6667	16 th
Endowment and income raising	0(0.00)	1(33.3)	1(33.3)	1(33.3)	2.0000	11 th
	0(0.00)	1(33.3)	1(33.3)	1(33.3)	2.0000	11 th
Research grant	0(0.00)	0(0.00)	1(33.3)	1(33.3)		18 th
Reference information service	0(0.00)				1.0000	
to industries, Govt	0(0.00)	1(33.3)	1(33.3)	1(33.3)	2.0000	11 th
Computer inter loan charges	0(0.00)	1(001)			0.7215	
Over all mean					2.7315	

From the table, values in the parenthesis are percentages of the frequencies count;

The result from the table showed the sources of Funding University Libraries in North Central Nigeria. Apart from TETFund intervention in university library in North Central Nigeria the other source of funding for library resources are examined in this table. From this Table, we observed that in each case, all the responses listed as sources of funding library are agreed and slightly disagreed. It infers that, the response with higher mean response ranked 1st in the table have the highest source of funding library; while those with low mean rate ranked 17th, 16th and 15th are precisely list rate sources of funding library as the case apply. Thus we observed that Federal Government Allocation to Library ranked 1st followed by State Government Allocation to state University Library, Library registration and Bindery ranked 2nd as sources of Funding University Libraries in north Centre Nigeria

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Impact Factor: 4.433 ble 5: Areas of TETFund intervention in University Library Development in North Central Nigeria

Table 5: Areas of TETFund inte	Strongl	Agreed	Disagreed	Strongly Disagreed	Mean	Rank of Response
CUlturary facilities	Agreed 3(100)	0(0.00)	0(0.00)	0(0.00)	1.0000	5 th
Provision of library facilities such as information resources Provision of library furniture's Providing training of library staff	2(66.7) 2(66.7) 2(66.7)	1(33.1) 0(0.00) 0(0.00)	0(0.00) 0(0.00) 1(33.1)	0(0.00) 1(33.1) 0(0.00)	1.3333 2.0000 1.6667	4 th 2nd 3rd
Supporting research and development in library Rehabilitation of library structure	3(100)		0(0.00)	3(100)	2.3333 1.6666	1st

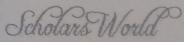
From the table, values in the parenthesis are percentages of the frequencies count;

The result from the table showed the areas of TETFund intervention in University Library Development in North Central Nigeria. From the Table, it was observed that in each case, larger percentage of the sampled respondent responses is on strongly agreed. It infers that, all the areas of TETFund intervention in University Library Development in North Central Nigeria are relevant. Based on rank of the response using their mean response it was observed that Rehabilitation of library structure ranked 1stare major areas of TETFund intervention in University Library in North Centre Nigeria. Follow by providing training of library staffs ranking 2nd on the table.

Table 6: Hindrance to TETFund intervention on Library resources Development and Services in University Libraries in North Central Nigeria

Services in Unive	Strongly	Agreed	Disagreed	Strongly Disagreed		Rank of Response
Statements LACK OF access of funds by libraries as	Agreed 0(0.00)	3(100)	0(0.00)	0(0.00)	2.0000	11 th
a result of uncompleted projects Late submission of required projects by	0(0.00)	2(66.7)	1(33.3)	0(0.00)	2.3333	7 th
the libraries Lack of access to fund by libraries as at	The same of the sa	1(33.3)	2(66.7)	0(0.00)	2.6667	2 nd
when due	0(0.00)	1(33.3)	2(66.7)	0(0.00)	2.6667	2 nd
adequately to university libraries not justify its	0(0.00)	0(0.00)	3(100)	0(0.00)	3.0000	1st
disbursement among university libraries Piece meal submission to TETFund by	0(0.00)	2(66.7)	1(33.3)	0(0.00)	2.3333	7 th
beneficiary cause hindrance	0(0.00)	2(66.7)	0(0.00)	1(33.3)	2.6667	2 nd
retreat request for substitution of	0(0.00)	1(33.3)	2(66.7)	0(0.00)	2.6667	2 nd
approved item disbursement of funds Delays in the submission of projects for reconciliation and approval by	1(33.3)	1(33.3)	1(33.3)	0(0.00)	2.0000	11 th
institutions Delays in inspection and approval of completed project to enable libraries access new interactions	0(0.00)	2(66.7)	1(33.3)	0(0.00)	2.3333	7 th
Over all mean From the table, values in the parenthesis ar					2.4666	

From the table, values in the parenthesis are percentages of the frequencies count:



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The result from table showed the hindrances to TETFund intervention on Library resources development and services in university libraries in North Central, Nigeria. From this Table, we observed that in each case, larger percentage of the sampled respondent responses is on Agreed. It infers that, TETFund intervention on Library resources development and services in University Libraries in North Central Nigeria are not justify based on rank of the response using their mean response we observe that TETFund does not justify its disbursement among university libraries ranking 1st is one of the major area hindrance of TETFund Fund intervention in university library in north Centre Nigeria. Follow by the following factors observed as hindrance in the table: Poor packaging and noncompliance with TETFund implementation guidelines, constant request for substitution of approved item disbursement of funds, Lack of access to fund by libraries as at when due and TETFund does not disburse fund adequately to university libraries ranking 2nd in the table.

Discussion:

Research question one and two sought to fund out the state of information resources and services

The result showed that almost all information resources and services were not only available but utilized, No wonder with available information resources and services, the quality of teaching and research was universities would be improved. This findings does not aggress with that of Akangbe (2009) who reported

users dissection faction with library's poor acquation.

Results to research questions three revealed that the sources of funding to university libraries were through there of respective state government, library registration and binding. This findings is contradict that of Ubogu (2013) who reported that funds for library services were through university libraries proprietor. Research question four investigated the areas of TETFund intervention and it was discovered that rehabilitation of library structure as the major area of intervention. The findings disagrred with that of Olurotimi and Oluwasami (2014) who found that Federal Universities are finding it difficult with the budgetary allocation to ministries and parastatal. Research question five was answer by the major finding that the parastatal cannot justify its disbursement among university libraries in North Central Nigeria. This results contradict that of Kutu and Adesanya (2013) who discovered University library can only accommodate 250 users at a time.

Conclusion:

Findings showed the availability of resources and services through TEFFund intervention. This has signified that with available resources and services, University Libraries are in good shape and inadequate resources and services lead to inadequate service delivery.

Recommendations:

Based on the major findings, the study recommended that:

1. Though with the information resources services available with intervention of TETFund Government need to provide more sufficient fund to improve the provision of information resources

2. Although most of the services are available, the services should be improved to meet users demand; 3. Federal and State Government Allocation to University Libraries should be improved on to face

current information resources challenges;

4. There should be improvement on Rehabilitation of library structure and provisionof enough training 5. More effort should be put in by TET Fund to help in stimulating support and enhancing

improvement of activities in educational foundation and library development.

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