

Impact Of Covid-19 on Budget Preparation and Implementation In Nigerian Private Universities: Evidence from Al-hikmah University

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Abstract

The immediate consequences of the pandemic might be dire, but this crisis offers a unique turning point; opportunities to learn, reshape, and build resilience into the educational system in Nigerian universities. Literature shows that the use of qualitative approach to investigate impact of COVID-19 on budget preparation is yet to be explored. In view of the foregoing, this study examined COVID-19 pandemic and its impact on budget preparation and implementation in private universities in Nigeria with particular reference from Al-Hikmah University. Four research questions were raised to guide the study. The population consists of the entire staff of the bursary department in Al-Hikmah University. Two non-probability sampling techniques were used to select participants. Specifically, purposive and convenience techniques were employed to select two principal accountants from the budget unit of the bursary department. An interview protocol tagged "Interview Protocol on Covid-19 and Budget Preparation (IPCBP)" was used to elicit relevant information for the study. The protocol was validated by experts with a view to ensuring the credibility of the items contained in the protocol while pilot study was ascertained to ensure its trustworthiness. Data collected were analyzed using thematic method. Findings of the study revealed that the pandemic had impact on Al-Hikmah University in many ways. They include decrease in recurrent and capital expenditure, retrenchment of both academic and non-academic staff, decrease in school fees payment, and low students' enrolment among others. The study recommends that management of Al-Hikmah University should come up with another source of income to increase revenue drive. Also, all leakages in budget

implementation should be blocked so as to ensure prudence in spending vis-à-vis recurrent and capital expenditure, this will enable the university to avert being hit by such occurrence.

Keywords: Covid-19 Pandemic, Budget, Private Universities, Al-Hikmah University

Introduction

The Covid-19 pandemic has caused an unprecedented disruption to higher education everywhere in the world. For weeks and months, campuses around the world fell silent as countries went into lockdown in an attempt to stem the spread of the virus. Universities were required to develop rapid and creative responses that enabled them to continue to deliver teaching and learning when no staff or students could access a physical campus. An immediate, practical challenge for campus-based universities was to mobilize and assist teachers in designing and implementing alternative assessment arrangements and learning support for specific cohorts that did not depend on face-to-face delivery (Adetunji, 2021; Viswanath & Mullins, 2021).

Before the pandemic, governments and private universities were spending vastly different amounts on education. High-income countries on average were spending 43 times as much on the education of primary-school-aged children as the average low-income country. The disparities in spending were even larger when viewed over a child's entire education career. By the age of 18, the average child growing up in a low-income country will have attended school for only eight years compared to 13 years in a high-income country. Overall, the average low-income country government will have invested about US\$1,300 on the average child's education, while the average high-income country would have spent about US\$110,000 (Al-Samarrai, Gangwar & Gala, 2020).

Furthermore, the assessments made prior to the virus estimated that public education spending in all continents would grow in real terms. Conversely, baseline estimates that take into consideration the likely impact of the covid-19 pandemic estimate that expenditure will upsurge more slowly than in the pre-Covid-19 predictions for low- and middle-income countries. Thus, if governments and private reprioritize their finances and reduce the share allocated to education, there is likely to be a snag scenario in which per capita education expenditure drops in almost all countries in regions. For instance, per capita education spending in majority of Sub-Saharan African countries would fall by 4.2 percent (Antara, 2020). Despite these vast spending inequalities, substantial progress had been made in increasing education investments in low and lower-middle-income countries and improving access to educational opportunities. It will be seriously difficult to continue to make progress in narrowing these gaps in spending and outcomes because of the Covid-19 pandemic (Arsani & Sihombing, 2020; Azevedo, Hasan, Goldemberg, Iqbal, & Geven, 2020).

In Nigeria, the fiscal space to fund education further shrunk with the shock on government revenue and economic downturn arising from the Covid-19 pandemic. Many items in the 2020 Education Sector appropriation bill were not

implemented due to the drastic financial shortfall (Ossai, 2020). Yet, more funding required to keep learning going or scaled-up education support programmes as part of the government's palliative measures. For the government, reducing costs requires re-prioritizing its plans in light of this new reality (Obiakor, & Adeniran, 2020). The most urgent needs at the moment will be improving teachers' motivation, learner preparedness and galvanizing domestic digital and media enterprises. This needs to be complemented with innovative sourcing of learning infrastructure during the period. For example, reaching children through existing school and home appliances and gadgets will be more cost-effective. Greater involvement of domestic philanthropists, and digital entrepreneurs can reduce the financial burden sustaining learning through the crisis (Ossai, 2021).

Being a private university entity that needs operate and sustain for survival, Al-Hikmah University was one of the few private universities in Nigeria that prepared and implemented budget for the growth and development of the institution amidst pandemic. It is on this backdrop that this study examined the impact of Covid-19 on budget preparation and implementation in Al-Hikmah University.

Literature Review

Limited studies have been conducted on Covid-19 and its impact on budgeting where most of the studies were conducted via quantitative approach (Ibrahim, Susanto, Haghi & Setiana, 2020; Olaniyan & Alani, 2020). For instance, a study conducted by Olaniyan and Alani (2020) on the impact of budget and budgetary control system on tertiary institution financial performance in Nigeria, adopted post facto research design. The study period covered fifteen (15) years spanning from 2004 to 2019, while error correction model was used to analyze the data. The findings revealed among other things that; there was presence of co-integration (long-run relationship) among the variables in the model, budget planning. But evaluation, control and monitoring have significant relationship with financial performance in Nigeria, while budget participation is not significantly related to financial performance of the tertiary institution in the long run. The study therefore concluded that there is significant relationship budgetary control system and financial performance of tertiary institution in Nigeria, depending on the variable of interest. Likewise, the study recommended among other things that government should ensure efficiency and effectiveness in the budgeting and budgetary control system due to the insignificant influence of budget participation on financial performance both in the long run and short run which is a pure indication of the budgeting and budgetary control system.

Ibrahim, Susanto, Haghi and Setiana, (2020) investigation on the paradigm of education landscape in time of the pandemic. The study demonstrated that there was a lack of positive impact on end-users, such as lacking of readiness to accept organizational change and uncoordinated communication and information exchange between stakeholders and end-users. This research implies that when the stakeholder-provider and end-user understand the significance of it, there is a great possibility that the implementation will succeed in harvesting the full value.

the system. Al-Samarrai, Gangwar and Gala (2020) assessed the impact of the covid-19 pandemic on education financing found that the economic shock associated with the Covid-19 pandemic is likely to be significantly larger than anything seen since the financial crisis. Halilić, and Tinjić, (2020) found that a significant negative effect of the digital semester on student academic success, suggesting that students performed significantly worse after the Covid-19 outbreak caused the University to step away from face-to-face teaching and adapt to remote studies.

Jegede (2020) worked on students' perception on the impact of covid-19 pandemic on higher institutions in Nigeria. The aim of the study was to find out the perception of undergraduate students on the impact of covid-19 pandemic on higher education. The study adopted the descriptive research design of the survey type. The study population comprised all higher institutions in FCT, Nigeria. Out of this population, a sample of two higher institutions were selected through stratified random sampling technique. Out of the 2, 05,878 undergraduate students, 200 undergraduate students made up of final years students were selected from the sampled two higher institutions. The method of selection was also through the stratified random sampling technique. Result collected and analyzed showed that Covid-19 pandemic affects the academic calendar of higher institutions with reference to the implementation of higher institutions financial budget for 2020. Also, it was found that Covid-19 pandemic have relationship with reduction of manpower in higher institutions as well as direct relationship with the cancelation of academic conferences of higher institutions.

Kedra and Kaltsidis(2020) investigated effects of the Covid-19 pandemic on university pedagogy with reference to students' experiences and considerations. The study selected 75 students from the Department of Molecular Biology and Genetics of the Democritus University of Thrace, Greece on their experiences of the transition from face-to-face to distance learning during this crisis. Questionnaire with closed-ended and open-ended questions to record the students' "fresh" experience of their new educational reality was employed. The outcome of the study revealed that students consider distance learning to be interesting, modern, adequate, and convenient, but not able to replace their experience of social interaction with fellow students and teachers. They continue to express worries about lessons, examinations, and laboratory work, which may be due to the specific and high demands of the biosciences. They also found that the crisis is an opportunity for universities to improve the use of digital tools for an enhanced learning and teaching experience. This should be supported by investment in digital infrastructure for improving distance learning in higher education. The study concluded that measures such as proper planning, data gathering and adequate budgetary provision should be put in place for the development of students amidst pandemic.

Cho, Jérôme and Maurice (2020) examined the budgetary responses to the Covid-19 pandemic in education system of France. The outcome of the study found different perspectives regarding how the school should prepare for budget that will help them to be lifted up during or after pandemic. Viswanath and Mullins (2021) focused on gender response to budgeting and the Covid-19 pandemic. The outcome

of the study revealed that men believe that budget should be fully implemented during pandemic for efficiency and effectiveness of the society. Adetunji (2020) investigated the implications of pandemic on Nigerian higher institutions. The study found that more measures should be given to higher institutions for the development after the pandemic. Ossai, (2020). Impact of covid-19 on medical education. The study found that implications of covid-19 on education are numerous. It ranges from school closure, drop in income generation, and delay academic activities.

In view of the foregoing studies, the focus of the present study is to investigate Covid-19 and its impact on budget preparation and implementation in Al-Hikmah University.

Research Questions

The following questions were raised to guide the study:

1. What is the meaning of budget preparation and implementation?
2. What is the impact of COVID-19 on budgeting preparation and implementation in Al-Hikmah University?
3. What are the challenges associated with the budget preparation and implementation during COVID-19 in Al-Hikmah University?
4. What are the measures that can be used to improve budget preparation and implementation in Al-Hikmah University?

Methodology

Research Design/Population and Sampling Techniques

The research design is a procedural plan that is adopted to answer questions validly, objectively, accurately and economically. It is the arrangement of conditions for collection and analysis of data in a manner that aims at combining relevance to the research purpose (Palinkas, Horwitz, Green, Wisdom, Duan, & Hoagwood, 2015). According to Kothari (2017), it can be described as the conceptual structure within which research is conducted. It is regarded as a blueprint measurement, collection, and analysis of data. However, qualitative approach (interview) was used to investigate COVID-19 pandemic and its impact on budget preparation and implementation in private universities in Kwara State, evidence from Al-Hikmah University with particular reference to in-depth analysis. The population of the study consists of all staffs in the bursary unit of Al-Hikmah University. Two techniques were employed (purposive and convenience) to select the participants that were needed to participate in the study. To start with, purposive sampling is a non-probability sampling method and it occurs when "elements selected for the sample are chosen by the judgment of the researcher. Researchers often believe that they can obtain a representative sample by using a sound judgment, which will result in saving time and money. In the same vein, Maestripieri, et. al (2019) defines purposive sampling (also known as judgment, subjective or selective sampling) as a sampling technique in which the researcher relies on his or her own judgment when choosing members of the population to participate in the study. In view of the

foregoing, purposive technique was used to select staffs that are working in the budget unit of the bursary department. The importance of using purposive sampling method is that it is usually proven to be effective when only limited numbers of people serve as primary data sources due to the nature of the research design and aim and objectives. Furthermore, convenience sampling technique was used to select the senior principal accountants out of the staffers in the budget unit of the bursary department of the university based on the directive of the Bursar of the university.

Interview Protocol

Interview can be defined as a qualitative research technique which involves conducting intensive individual interviews with a small number of respondents to explore their perspectives on a particular idea, program or situation. The advantage of using interview is that, the possibility of collecting detailed information about research questions is certain (Creswell, 2011). Therefore, in order to get adequate information for the current study, an interview protocol tagged "Interview Protocol on Covid-19 and Budget Preparation (IPCBP)" was used to collect relevant data from the participants. The interview protocol consists of two sections, A and B. Section A has to do with the demographic information of the participants which includes: sex; marital status; age; position; length of service; religion and unit/section department. Section B consists of topic related questions that are drawn on the Covid-19 and its impact on budget preparation and implementations in Al-Hikmah University, Ilorin, Kwara State.

Credibility and Trustworthiness of the Protocol

Guest, MacQueen, and Namey (2012) opined that credibility is the extent to which one can build confidence in the certainty of research findings. Credibility ascertains a study's results characterized by unbiased information from participants' responses and an accurate explanation of the interviewees' exceptional understanding. In order to ensure the credibility of the interview protocol on Covid-19 and its impact on budget preparation and implementation in Al-Hikmah University, drafted copy of the protocol was given to experts in the field of qualitative research who specializes in educational finance for their observations regarding the content embedded in the final draft of the protocol. Also, in order to ensure trustworthiness of the interview protocol, pilot study was conducted with one staff in Al-Hikmah University. The reason for conducting the pilot study was to ensure the dependability of the interview protocol before it can be used for collecting the main data (Dikko, 2016). The interview conducted was transcribed and coded in line with the research questions. The transcribed data was printed and given to the participant and was asked to check the field notes to be sure whether what the investigator transcribed are exactly what was taken from him.

Data Collection Procedure/Analysis

In collecting data, permission of the informants were taken. Specifically, rationale for conducting a study on COVID-19 and its impact on budget preparation and implementation was explained to the participants. After it was granted, interview was conducted with the participants using audio-tape, biro, pencil, eraser, jotter, headphone, digital camera, and laptop. The interview lasted for the duration 15-20 minutes per participant. The data analysis method employed for the study was thematic analysis, which was used to perform analysis based on research questions that were raised to guide the study.

Analysis

This section discusses the analysis of the findings, in view of the data gathered via the interview conducted with the principal accountants in the bursary unit of Al-Hikmah University on Covid-19 and its impact on budget preparation and implementation in Al-Hikmah University, Ilorin Kwara state. Specifically, the analysis in this section provides answers to the research questions in the study, which were discovered through interviews. The interview was conducted by March, 2021. Also, the contents of this section ensure the richness of the data collected, which is in line with the formulated research questions of the study. After the transcription of the data collected and subsequent printing of the data, codification and categorization of the themes were performed. Therefore, the table below shows the code assigned to informant selected for the study.

Table 1:

Code Assigned to Participants

S/N	Participant	Code Assigned
1	Principal Accountant	PA 1
2	Principal Accountant	PA 2

Furthermore, the table below shows the demographic information of the informant;

Table 2:

Profile of Participants

Participant	Sex	Marital Status	Age	Position	Length of Service	Religion	Unit/Section
PA1	Female	Married	43years	Principal Accountant	More than 10yrs	Islam	Bursary Dept
PA2	Male	Married	35years	Principal Accountant	More than 8yrs	Islam	Bursary Dept

The breakdown of the informants' profile is presented above. The informants' profile is based on gender, marital status, age, position, length of service, religion and unit as captured in the preceding table.

Table 3:
Synopsis on Codification of Transcribed Data

Theme One: Concept of Budget Preparation and Implementation Sub-themes: 1. Meaning 2. Approaches 3. Importance
Theme Two: Impact of Covid-19 on Budget Preparation and Implementation Sub-themes: 1. Shortfall in Revenue 2. Low Students' Enrolment 3. Decrease in Recurrent and Capital Expenditure 4. Academic and Non-Academic Staff Retrenchment
Theme Three: Challenges Associated with Budget Preparation and Implementation Sub-themes: 1. Inadequate Planning 2. Inadequate Data Gathering 3. Non-Payment of School Fees 4. Wastages
Theme Four: Measures for Effective Implementation of Budget Preparation and Implementation Sub-themes: 1. Proper Planning 2. Adequate Data Gathering 3. Cutting of Wastages 4. Strong Budget Monitoring Policy

General Theme of the Study

Based on the data codification, which was based on four research questions of the study, therefore, the theme below depicts the lines on COVID-19 and its impact on budget preparation and implementation in Al-Hikmah University. The figure below is the general model of the study:

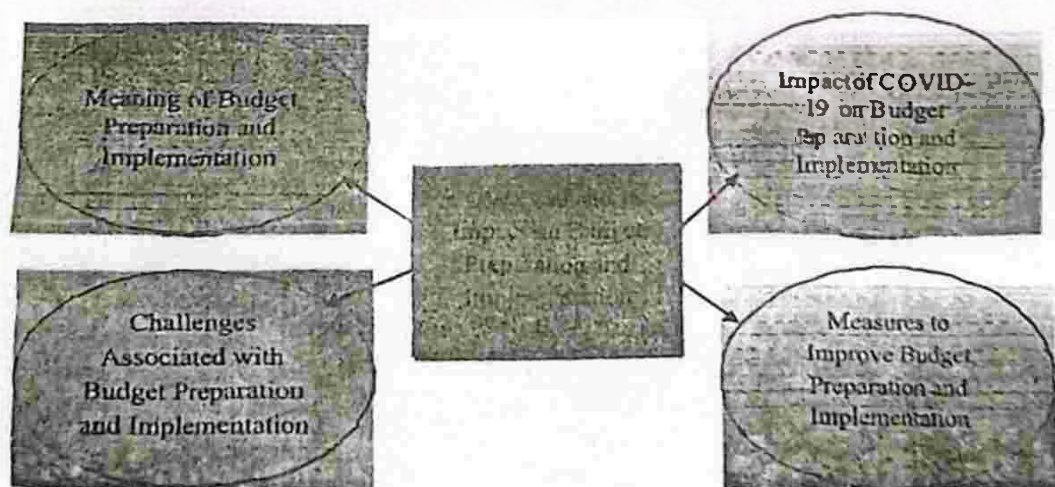


Figure 1: General theme on COVID-19 and its impact on budget preparation and implementation in Al-Hikmah University

Research Question One: What is the meaning of budget preparation and implementation?

Based on research question one of the study, interview conducted revealed perceived opinions on what budget preparation and implementation constitute. Excerpts from PA 1 are given below;

"First and foremost, budget can be defined as the estimated cost of to be spent in a given year. Budget entails the sum of funds apportioned for a particular purpose and the summary of envisioned expenses along with proposals for how to meet them. It includes a budget surplus, providing cash for use at a future time, or a shortfall in which expenditures surpass income. It is an annual ritual that is required in any formal organization that operate within the ethics of the law or act that establish such organization. In the same vein, school budget explains a district's plan for the future year as related to expected revenues and expenditures. Budget forces the conversation that will inform choices among various programs competing for the narrow available resources. In school context, specifically in university context, budget encompasses the working apparatus that is sacrosanct for the successful operation of the school curriculum that is geared towards achieving the laid down objectives of the school. The budget to execute the stated vision and mission, which any institution intend to achieve. Based on this, therefore, school budget system provides the means by which the one decides how much money to spend and what to spend it on, and how to raise the money it has decided to spend. Since budgeting is a formal way of communicating plans, purposes and budget goals to various responsibility centers therefore, it helps in cooperating the plans of the school and the means to achieve them to the concerned persons. Budgeting system is like a type of budgeting such as zero budgeting, balanced budgeting but the one used in Al-Hikmah is balanced budgeting system".

In the same vein, PA 2 also posited that;

"Budgeting system is the process of creating a plan to spend your money. This spending plan is called a budget. Creating this spending plan allows you to determine in advance whether you will have enough money to do the things you need to do or would like to do".

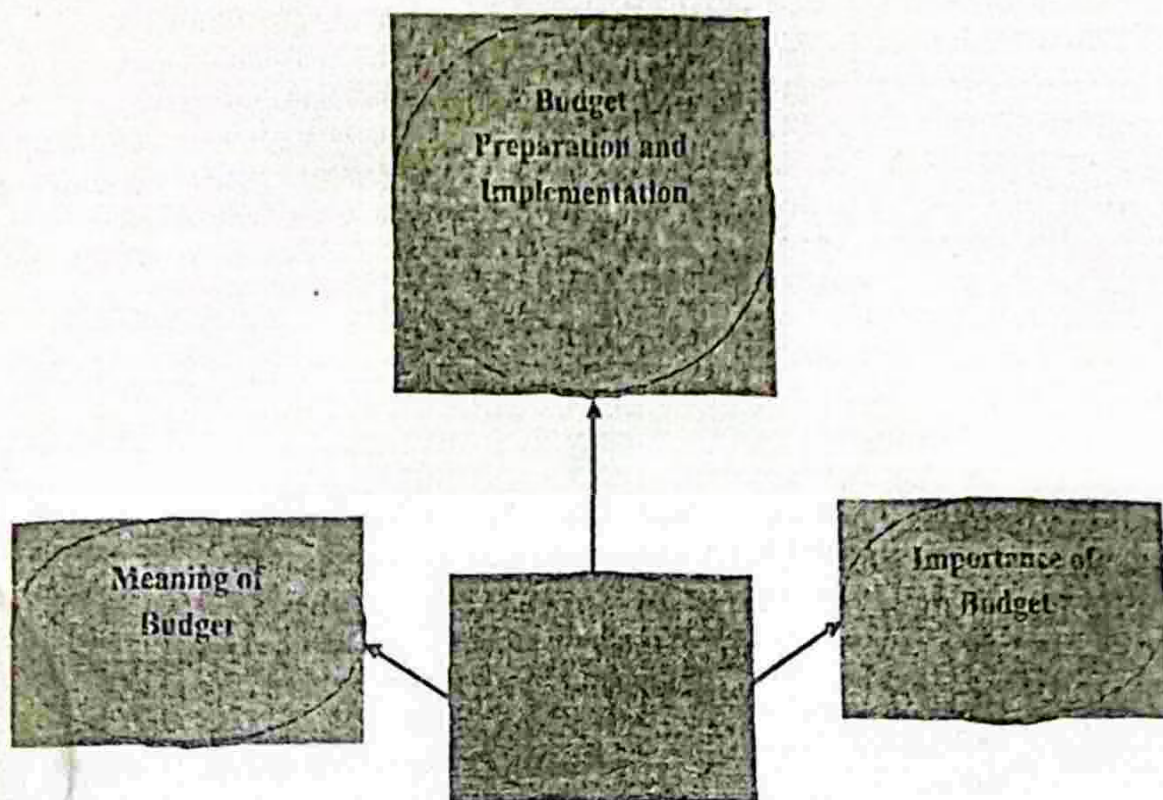


Fig 2: Participants' Perceived Meaning, Approaches and Importance of Budget Preparation and Implementation

Research Question Two: What is the impact of covid-19 on budget preparation and implementation in Al-Hikmah University?

Based on research question two of the study, interview conducted with the participants indicated that covid-19 had impact on budget preparation and implementation in Al-Hikmah University. For instance, evidence from PA 1 revealed that;

"The first and second wave of the Covid-19 affects our budget in various ways in terms of low students' enrolment, increase in unforeseen expenditures, and subscription to online learning. All of these affect our expenditures. In the same vein, the pandemic affected private universities negatively in the areas of shortfall in revenue, low students' enrolment, decrease in recurrent and capital expenditure and, academic and non-academic staff retrenchment. The aforementioned impacts affected effective budget preparation in private universities in Nigeria."

Corroborating the above assertion, PA2 on the impact of Covid-19 on budget preparation and implementation in Al-Hikmah University had this to say:

"The university face the seemingly- impossible task of making plans in a world where certainty is in short supply during the pandemic. Nobody could have imagined that a global pandemic like Covid-19 would wreak so much havoc across the world especially in the educational sector – but Al-Hikmah is now getting back on track. On the one hand, the university was seriously hit by the pandemic that it has to reduce its

expenditure on supply staff, maintenance and energy bills during the lock down."

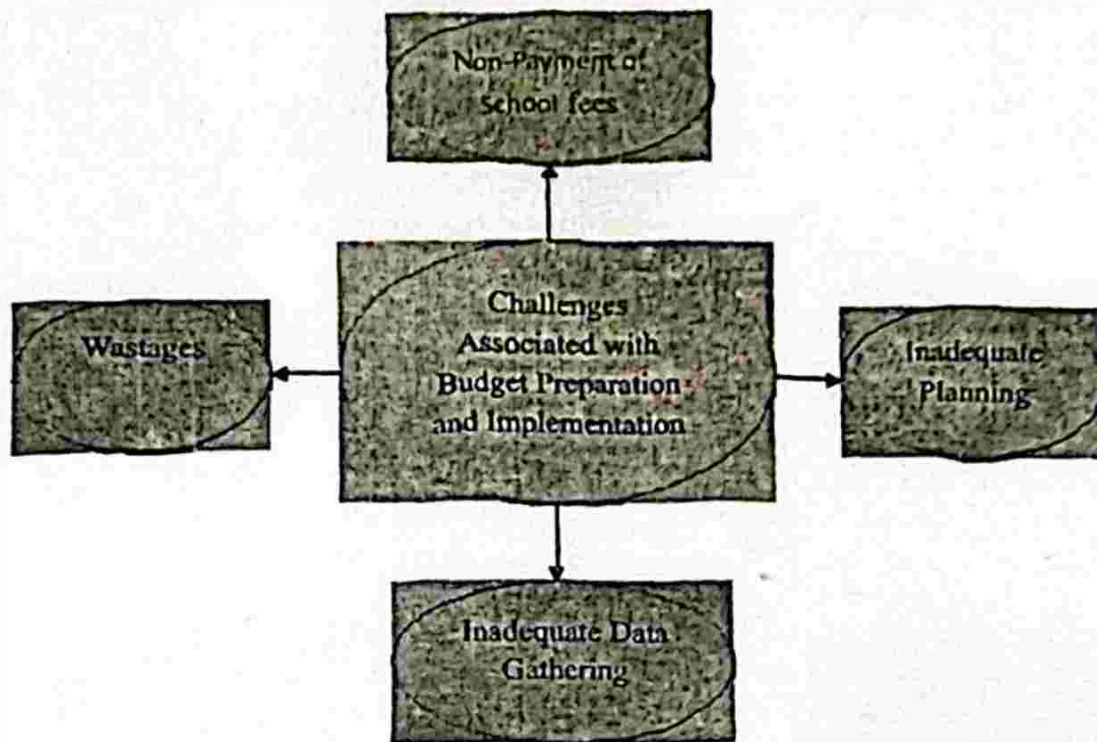
Research Question Three: What are the challenges associated with budget preparation and implementation during covid-19 in Al-Hikmah University?

In view of research question two of the study, challenges associated with budget preparation and implementation during covid-19 in Al-Hikmah University emerged as the third theme of the study based on the interview conducted with the staffs of the selected University. The view of participant PA 1 on challenges associated with budget preparation and implementation during covid-19 in Al-Hikmah University is highlighted below;

"Because we depend solely on students' fee, the pandemic hits the university both in its recurrent and capital expenditure. Also, we usually have our budget before another new academic session but now, so many things have to be put into consideration before the budget can be approved. Another challenges hobnobbing with the budget in our schools is hinged on inadequate planning, inadequate data gathering, non-payment of school fees by some students, and wastages. All the mentioned points often the school management in terms of implementing the budget. During the lockdown, we had lean resources to cater for staff salary and this is due to the issue of students that refused to pay as a result of the pandemic."

In the opinion of the PA2, he submitted thus;

"Al-Hikmah University is a privately-owned entity and on this reason, it depends solely on student fees. During the pandemic however, the school was shut and online teaching was introduced. Part of the challenges encountered were low enrollment of students, subscribing to online learning method, training of staff on how to teach online via zoom and WhatsApp among others. In the same vein, the major challenge associated with our budget preparation and implementation is due to the fact that some students do owe us school fees, which affected us in paying staff salary. Other challenges include inadequate data gathering, inadequate planning, and wastages. "



Research Question Four: What are the measures that can be used to improve budget preparation and implementation in Al-Hikmah University?

In view of research question four formulated for the study, measures that can be used to budget preparation and implementation in Al-Hikmah University emerged as the fourth theme of the study based on the interview conducted with the officer of the selected university.

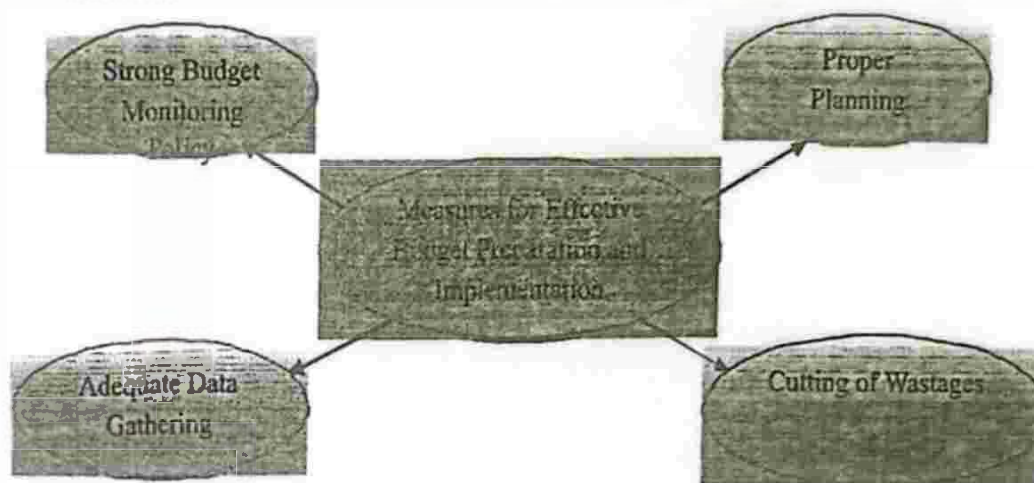
As per the measures to improve budget preparation and implementation in Al-Hikmah University, PA 1 submitted thus:

"By channeling for another source of income for the university, cutting down on unnecessary and frivolous spending, allocate a huge sum of money for possible occurrences in the future and as well as embracing virtual learning by the staff and students. Although, as you have asked earlier, I strongly believe that those measures such as adequate planning, adequate data gathering, cutting of wastages, and strong policy document must be put in place for effective running of the university. This is needed to ensure cash backing of budget implementation."

PA 2 revelation on measures to improve budget preparation and implementation in Al-Hikmah University is slated below;

"Specifically, subvention from Federal Government would go a long way in averting such occurrences. Also, the management would have to continue to invest in their staff (academic) so they will always to match with their counterpart in online teaching across the world. In the

same vein, the university would as a matter of fact cut down on its extravagant expenses for rainy days. In summary, measures that can be used for implementation include adequate data, reduction of wastages, and strong budget monitoring policy. With specific reference to wastages, it will help in ensuring quality assurance in education system."



Discussion

At the onset of the study, four research questions were raised to guide the study on covid-19 pandemic and its impact on budget implementation in private universities in Nigeria with a specific reference to Al-Hikmah University as a case study. Firstly, the preceding research question was based on the meaning of budget. Evidence from the study through the participants showed that the budget system provides the means by which the one decides how much money to spend and what to spend it on, and how to raise the money it has decided to spend. This assertion corroborates with the study conducted by Olaniyan and Alani (2020) who established that budget preparation and implementation are essential components that assist university system in accomplishing its vision and mission. Budget is an integral aspect in educational system that drives the activities towards achieving the goals and objectives and of education. The finding of the current study is also in tandem with the work of Cho, Jérôme and Maurice (2020) who concluded that budget preparation during pandemic is a necessary impetus that needs to be critically examined because budget implementation is key to the success of the school system. The finding is also synonymous with the work of Viswanath and Mullins (2021) who found that budgeting is an important factor that can be used to predict effectiveness of higher institutions.

Secondly, the following research question was based on the impact of covid-19 pandemic on budget preparation and implementation in Al-Hikmah University. Evidence from the study through the participants revealed that the first and second wave of the pandemic affects the university's budget plan. Specifically, it affected the university's budget in terms of low students' enrolment, retrenchment of academic and non-academic staff, shortfall in revenue, and decrease in recurrent and

capital expenditure. This finding is in line with the study conducted by Yuen (2020) on impact of pandemic on public higher education. The study found that the pandemic has led to the most difficult semester in generations on college campuses across the United States. With that semester now wrapping up, public colleges and universities are facing costs that already dwarf the \$7.6 billion in federal stimulus funds that are on their way to these institutions. Absent dramatic new action from Congress, many of the public colleges that support social mobility confront an existential threat. Adetunji (2021) concluded that covid-19 has great implications on financial budget of higher institutions. Some of the implications include low income generation, and reduction in students' enrolment.

Thirdly, the third research question which centered on the challenges associated with budget preparation and implementation during covid-19 in Al-Hikmah University. Evidence from the participants revealed that the pandemic hits the university with reference to budget for fiscal year. Specifically, the challenges include inadequate planning, inadequate data gathering, wastages, and non-payment of school fees. This is supported by the work of Jegede (2020) who worked on students' perception on the impact of covid-19 Pandemic on higher institutions in Nigeria. The study found that higher institutions in Nigeria faced challenges especially during the introduction of lockdown by the federal government of Nigeria. The challenges faced include inadequate planning for online learning, inadequate data gathering that can be used to come up with solutions to online learning, and drop in income generation. Arsani and Sihombing (2020) found that challenges of higher institutions in implementing budget include drop in revenue generation, inadequate data gathering, and corruption.

Lastly, the fourth research question premised on measures that can be used to mitigate the impact of covid-19 budget preparation and implementation. Findings from the study revealed that some of the ways to mitigate future occurrences of the hit of the pandemic is by channeling for other source of income for the university, cutting down on unnecessary and frivolous spending, allocating huge sum of money for possible occurrences in the future and as well as embracing virtual learning by the staff and students. Also, evidence from the interview conducted indicates that as a way of ensuring effective budget preparation and implementation, there should be proper planning, and adequate data gathering that are needed for budget. This finding is supported by the study of Kedraka, and Kaltsidis, (2020) on effects of the Covid-19 pandemic on university pedagogy using students' experiences and considerations. They explained that the crisis is an opportunity for universities to improve the use of digital tools for an enhanced learning and teaching experience. This should be supported by investment in digital infrastructure for improving distance learning in higher education. The study concluded that measures such as proper planning, data gathering and adequate budgetary provision should be put in place for the development of students amidst pandemic. The study of Ossai (2020) recommends that measures should be put in place for effective preparation and implementation of fiscal budget. The measures include assessment of needs, data gathering, and proper planning. This will enable to achieve the goals and objectives of education.

Conclusion

The study concludes that the COVID-19 situation has led to a number of opportunities that should be adequately exploited. However, education remains key to the success of any nation and its people; even in the midst of a global pandemic, the opportunities that arise from this situation are more accessible to countries whose leaders prioritize education and knowledge. In view of the foregoing, the following recommendations are made with a view to reducing impact of COVID-19 on budget implementation in private Universities in Kwara State looking specifically at Al-Hikmah University. They are stated as below:

- i. Mechanism should be put in place to ensure that student pay their school fees on time as this will ensure effective budget implementation.
- ii. Management of all universities (Federal, State and Private) should ensure that another source of income is devised such as IGR (Internally generated revenue) so as to avert being hit by such occurrence.
- iii. Management must ensure it cut down on any/all unnecessary form of frivolous spending.
- iv. Energy should be geared toward setting aside huge sum of money for future occurrences.
- v. Adequate planning is needed for budget preparation
- vi. The university should spend more in embracing virtual learning for effective teaching.

Direction for Future Research

In this research, an attempt has been made to survey Covid-19 pandemic and its impact on budget implementation in private universities in Kwara State via qualitative approach, therefore, this study suggests that similar study should be carried out in other private universities so as to confirm or refute the findings in this study. This study used principal accountants that are working in the Bursary Unit of Al-Hikmah University as participants, thus additional study is needed to involve other staffs in the unit using focus group discussion method (FGD). Furthermore, since qualitative method was used to elicit information from the participants in this study, future researchers who want to engage in this type of study, could use mixed method approach so that a comprehensive data can be collected, which can be used to draw conclusion and generalization can be made.

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