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Managing and Sustaining Tertiary Education in Nigeria in the Era of Fuel Subsidy Removal: Financing Challenges, Institutional Responses and Sustainable Strategies

[1]Ibrahim Umar, [2]Aliyu Hafsat Fadila, [3]Ayuba Ali Zidanga, [4]Aminu Abubakar, [5]Abba Mohammed Yayaji
[1]Department of General Education, Adamu Tafawa Balewa College of Education, Kangere, Bauchi State, Nigeria
[2]Department of Public Health, Adamu Tafawa Balewa College of Education, Kangere, Bauchi State, Nigeria.
[3]Department of Islamic Studies, Adamu Tafawa Balewa College of Education, Kangere, Bauchi State, Nigeria
[4]Department of Integrated Science, Aminu Saleh College of Education, Azare, Bauchi State, Nigeria.
[5]Department of Computer Science, Abubakar Tafawa Balewa University, Bauchi, Bauchi State, Nigeria

ABSTRACT

Tertiary education is a critical instrument for human-capital development, technological advancement, economic transformation and national development. In Nigeria, however, the sustainability of tertiary education has remained constrained by inadequate public financing, rising enrolment, deteriorating infrastructure, inflation, staff welfare challenges, industrial disputes and limited diversification of institutional revenue. The removal of the fuel subsidy in May 2023 introduced an additional layer of pressure by increasing transportation, energy, procurement, maintenance and other operating costs for tertiary institutions while simultaneously reducing the purchasing power of students and their families. This paper examines the management and sustainability of tertiary education in Nigeria in the era of fuel subsidy removal. It focuses on the implications of the policy for institutional financing, accessibility, quality assurance, staff welfare, infrastructure, research and institutional management. The paper adopts a conceptual and documentary review approach, drawing on government documents, international education-financing reports and relevant Nigerian literature. The discussion indicates that subsidy removal creates both financial pressures and an opportunity for restructuring public expenditure and tertiary education financing. Existing mechanisms such as the Tertiary Education Trust Fund (TETFund), the Nigeria Education Loan Fund (NELF), institutional internally generated revenue, research grants, partnerships and private-sector investment can contribute to sustainability when appropriately designed and transparently managed. The paper argues that sustainable tertiary education requires a balanced financing framework that combines predictable government funding, targeted student support, institutional financial autonomy, diversified revenue, stronger accountability and strategic partnerships. It concludes that sustainability should not depend exclusively on transferring rising costs to students; rather, institutions and governments should develop financing arrangements that protect equitable access while maintaining educational quality. Existing literature and policy documents indicate that these pressures affect institutional operations as well as student affordability. Based on the discussion, the recommendations are made among others that government should

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Corresponding author: Ibrahim Umar
ibrahimumar52@gmail.com
Department of General Education, School of Education, Adamu Tafawa Balewa College of Education, Kangere, Bauchi State, Nigeria.
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maintain predictable core funding for public tertiary institutions rather than relying exclusively on intervention funds.

INTRODUCTION

Education occupies a central position in the development of human capital and the transformation of national economies. Tertiary education, in particular, provides advanced knowledge and skills required for professional practice, research, innovation, entrepreneurship and public-sector development. Universities, polytechnics and colleges of education therefore constitute important components of Nigeria's development infrastructure. The financing of tertiary education in Nigeria has historically depended heavily on government allocations. Federal institutions receive substantial government support, while state-owned institutions depend principally on their respective state governments.

At the same time, institutions obtain additional resources through internally generated revenue, student charges, grants, donations, endowments and interventions from agencies such as TETFund. UNESCO's profile of Nigeria's higher-education financing notes that federal universities, polytechnics and colleges of education receive federal funding, while state-owned institutions are funded by state governments. It also identifies TETFund as a major mechanism for supporting public tertiary institutions.

The financial environment surrounding tertiary education changed considerably following the removal of the petrol subsidy in May 2023. The policy resulted in a sharp increase in the price of petrol and contributed to increases in transportation and other living and operating costs. Studies focusing specifically on tertiary education have reported increased institutional operating expenses, research costs, infrastructure costs and student-related expenses following the policy. The challenge is therefore not merely how to provide more money for tertiary institutions, but how to manage available resources efficiently and create a sustainable financing system capable of maintaining access and quality under changing economic conditions.

This concern is particularly important because the Nigerian tertiary education system already faces structural financing problems. Recent literature identifies inadequate funding, poor infrastructure, inflation, weak accountability, bureaucratic constraints and insufficient diversification of revenue as significant obstacles to financial sustainability. Consequently, the removal of fuel subsidy provides an important context for examining how tertiary institutions can be managed and sustained in an environment characterized by increasing costs and constrained household purchasing power. Nigeria has one of the largest and most rapidly expanding tertiary education systems in Africa. The expansion of universities, polytechnics and colleges of education has increased opportunities for higher education but has simultaneously created greater demands for public financing.

The financing structure is multifaceted. Government budgetary allocations constitute an important source of institutional financing, while TETFund provides supplementary intervention to public tertiary institutions. TETFund was established to provide focused intervention for the rehabilitation, restoration and consolidation of public tertiary education. Its principal revenue source is an education tax on the assessable profits of companies operating in Nigeria. TETFund has consequently become an important component of the financing architecture of Nigerian tertiary education. Its interventions include infrastructure, instructional materials and equipment, staff development and research-related activities. The Fund reported that its 2026 intervention allocations included approximately ₦2.526 billion for each public university, ₦1.871 billion for each polytechnic and ₦2.057 billion for each college of education. Nevertheless, TETFund is designed as a supplementary intervention mechanism, rather than a complete replacement for normal government funding. This distinction is important for understanding the sustainability problem.

Corresponding author: Ibrahim Umar
ibrahimumar52@gmail.com
Department of General Education, School of Education, Adamu Tafawa Balewa College of Education, Kangere, Bauchi State, Nigeria.
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The financial challenges of tertiary education have also been compounded by inflation. Rising prices increase the cost of maintaining buildings, purchasing laboratory equipment, transporting materials, providing electricity, maintaining vehicles, funding research and supporting staff development. A recent study published by Rivers State University similarly identifies inflation, inadequate funding and weaknesses in budgeting and financial control as important issues in the financing of tertiary education in Nigeria. Against this background, the removal of fuel subsidy has further intensified cost pressures. Universities and other tertiary institutions are not isolated from the wider economy. When transportation and energy prices increase, the costs of virtually every institutional activity can rise. For students, the consequences may be even more immediate. Transportation to and from campuses becomes more expensive; accommodation and food costs can increase; and families may have less disposable income available for education.

The Federal Government has responded to the student-financing challenge through the Nigeria Education Loan Fund. The 2024 amendment to the Students Loans (Access to Higher Education) Act expanded the framework for student loans and removed the former family-income threshold. The scheme can provide funding for tuition, fees, charges and upkeep for eligible students. This creates an important policy transition: instead of relying exclusively on direct government subsidies, Nigeria is increasingly combining institutional funding, intervention funds and student-financing mechanisms. The sustainability of this approach, however, depends on effective implementation, adequate resources, accountability and protection against exclusion of economically disadvantaged students.

The study is significant to several stakeholders. The study can assist federal and state governments in developing sustainable financing frameworks for tertiary education. Vice-chancellors, rectors, provosts, registrars, bursars and other administrators can use the findings to improve financial planning and institutional resource management. The study highlights the need to protect students against the adverse effects of rising educational and living costs. The discussion can assist in understanding how intervention funding can complement rather than substitute institutional and government financing. The study provides a basis for evaluating the relationship between subsidy reforms, education financing and social equity. The paper contributes to the growing literature on sustainable financing and management of Nigerian tertiary education. The study highlights opportunities for productive university-industry partnerships in research, infrastructure, innovation and skills development.

The study focuses on the management and sustainability of tertiary education in Nigeria in the context of fuel subsidy removal. Geographically, the study covers Nigeria. Conceptually, it focuses on: tertiary education financing; institutional financial management; fuel subsidy removal; operating costs; student affordability; government funding; TETFund interventions; student loans; internally generated revenue; public-private partnerships; research and innovation funding; institutional accountability; and sustainable financing strategies. The study covers universities, polytechnics and colleges of education, with particular attention to public tertiary institutions because government financing and TETFund interventions are especially significant in this sector. The study is primarily conceptual and documentary rather than an empirical survey of a particular institution. Therefore, its conclusions should be understood as policy and analytical propositions rather than statistical estimates of the experience of every Nigerian tertiary institution.

STATEMENT OF THE PROBLEM

The Nigerian tertiary education system has experienced persistent financial and managerial difficulties despite the recognition of higher education as an important instrument of national development. A major problem is the gap between the financial resources available to tertiary institutions and the resources required to provide quality education. Underfunding can affect classrooms, laboratories, libraries, information and communication technology, research

Corresponding author: Ibrahim Umar
ibrahimumar52@gmail.com
Department of General Education, School of Education, Adamu Tafawa Balewa College of Education, Kangere, Bauchi State, Nigeria.
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facilities, staff development and student services. Previous research has associated inadequate funding with poor infrastructure, limited research activity, overcrowding, staff welfare challenges and other institutional difficulties. The situation became more complex following the removal of the fuel subsidy. Institutions experienced higher transportation and operational costs, while students and their families faced increased living expenses. Research specifically examining tertiary education after subsidy removal reports increases in institutional operating costs, research expenditure, infrastructure costs and education-related expenses.

The problem is therefore multidimensional. First, institutional costs are increasing. Universities need more resources to purchase goods and services that were previously cheaper. Second, students' capacity to bear additional educational costs is constrained. If institutions respond primarily through increased charges, students from lower-income households may face greater difficulty remaining in school. Third, government financing is constrained by competing national priorities. Increased demands for infrastructure, healthcare, security, debt servicing and social protection place pressure on available public resources. Fourth, institutional revenue diversification remains limited. Although tertiary institutions can generate income through consultancy, research, commercial ventures, professional programmes, alumni contributions and partnerships, these sources are not equally developed across institutions.

Fifth, financial sustainability is also a management problem. The availability of funds does not automatically guarantee effective outcomes. Weak budgeting, poor procurement practices, inadequate monitoring and limited financial accountability can reduce the developmental impact of available resources. Finally, the expansion of student loans and other financing mechanisms raises questions concerning implementation, repayment, equity and long-term sustainability. Student financing can improve access, but it should complement rather than completely replace adequate public investment in tertiary education. The central problem addressed by this paper is therefore how Nigerian tertiary institutions can be effectively managed and financially sustained in an environment of rising costs following fuel subsidy removal without compromising access, equity and educational quality.

Purpose of the Study

The main purpose of this paper is to examine the management and sustainability of tertiary education in Nigeria in the era of fuel subsidy removal. Specifically, the study seeks to:

1. Examine the effects of fuel subsidy removal on the financing and management of tertiary education in Nigeria;
2. Examine the implications of rising operating costs for the sustainability of tertiary institutions;
3. Assess the implications of subsidy removal for students' access to tertiary education;
4. Examine existing sources and mechanisms for financing tertiary education in Nigeria;
5. Examine the role of TETFund and student-loan mechanisms in supporting tertiary education;
6. Identify alternative and diversified financing strategies for Nigerian tertiary institutions;
7. Examine management strategies for improving financial efficiency and accountability;
8. Propose sustainable strategies for managing tertiary education in Nigeria under changing economic conditions.

Research Questions

The study is guided by the following research questions:

1. What are the implications of fuel subsidy removal for the management of tertiary education in Nigeria?
2. How has the removal of fuel subsidy affected the operating costs of tertiary institutions?

Corresponding author: Ibrahim Umar
ibrahimumar52@gmail.com
Department of General Education, School of Education, Adamu Tafawa Balewa College of Education, Kangere, Bauchi State, Nigeria.
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3. What are the implications of increased costs for students' access to tertiary education?
4. What are the major sources of funding available to tertiary institutions in Nigeria?
5. What roles do TETFund and student-financing mechanisms play in sustaining tertiary education?
6. What challenges limit the financial sustainability of tertiary institutions in Nigeria?
7. What alternative financing strategies can enhance the sustainability of tertiary education?
8. What management strategies can improve the efficiency, accountability and sustainability of tertiary education financing?

Conceptual Clarification

Tertiary Education

Tertiary education refers to education provided after secondary school, including universities, polytechnics, colleges of education and other recognized post-secondary institutions. In Nigeria, these institutions perform complementary functions in teaching, research, professional training, technical education and skills development.

Fuel Subsidy Removal

Fuel subsidy removal refers to the withdrawal or reduction of government financial support that had previously reduced the market price of petroleum products. In the Nigerian context, the policy announced in May 2023 significantly changed the petroleum-pricing environment. For tertiary education, the significance of the policy extends beyond fuel itself because fuel is an input into transportation, electricity generation, logistics, maintenance and other institutional activities.

Educational Sustainability

Educational sustainability refers to the ability of an education system or institution to maintain its educational, financial, social and institutional functions over time without undermining future capacity. Sustainability therefore involves more than obtaining funds in a particular year. It requires predictable financing, efficient resource utilization, infrastructure maintenance, staff development, quality assurance and equitable student access.

Financial Sustainability

Financial sustainability refers to an institution's ability to generate and manage sufficient resources to meet its current obligations while maintaining the capacity to provide educational services in the future. A financially sustainable university should therefore not merely survive from one budget cycle to another; it should have mechanisms for managing risks, maintaining infrastructure, investing in human resources and adapting to economic changes.

THEORETICAL FRAMEWORK

Human Capital Theory

Human Capital Theory, associated particularly with Becker (1964), views education as an investment that enhances individuals' productive capabilities. From this perspective, government investment in tertiary education is not simply expenditure. It is investment in the knowledge and skills required for economic productivity. Nigeria's investment in universities, polytechnics and colleges of education can therefore generate returns through improved human capital, research, innovation, entrepreneurship and productivity. This theory supports continued public involvement in tertiary education financing because the benefits of higher education extend beyond individual students to society.

Public Goods Perspective

Although higher education provides private benefits to graduates, it also produces significant social benefits. Universities contribute to scientific research, innovation, public health, cultural development, technological advancement and economic growth. Consequently, exclusive

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ibrahimumar52@gmail.com
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reliance on students to finance tertiary education may produce equity problems and potentially reduce socially valuable educational participation. The public-goods perspective therefore supports continued government participation while allowing institutions to develop complementary revenue sources. Research on TETFund interventions has similarly applied Public Goods Theory in explaining the importance of public investment in Nigerian universities.

Resource Dependence Perspective

Resource Dependence Theory emphasizes that organizations depend on external resources and must manage relationships with the environment to secure those resources. Applied to Nigerian tertiary institutions, the theory suggests that excessive dependence on a single funding source creates vulnerability. Institutions that depend almost entirely on government allocations may be exposed to changes in fiscal policy. Diversification through research grants, consultancy, alumni contributions, endowment funds, commercial activities and partnerships can therefore reduce institutional financial vulnerability.

Effects of Fuel Subsidy Removal on Tertiary Education

Increase in Operating Costs

Fuel is directly and indirectly connected to almost every institutional activity. Universities require fuel for: generators; institutional vehicles; security operations; transportation; fieldwork; maintenance; procurement and logistics; construction; agricultural activities; research activities; and emergency power supply. Consequently, an increase in fuel prices can increase the cost of institutional operations. Research on subsidy removal and tertiary education has documented increased operating expenses and higher costs associated with research and infrastructure.

Impact on Students

Students are affected through increased transportation, accommodation and food costs. Where students commute from outside campus, higher transport costs can reduce the affordability of education. Students who depend on family financial support may experience additional pressure when household purchasing power declines. The 2024 student-loan framework recognizes this broader financial burden by permitting eligible student financing to cover upkeep in addition to educational charges.

Pressure on Institutional Charges

When institutional expenditure rises faster than government allocations, institutions may consider increasing charges. However, excessive increases in student charges can have implications for access and equity, particularly for students from lower-income households. This creates a difficult management problem: institutions need sufficient revenue to maintain quality, but increased charges can reduce affordability.

Research and Innovation

Research is particularly vulnerable when institutions face financial pressures. Research activities require laboratory materials, fieldwork, equipment, software, travel and access to scholarly resources. Inflation and increased logistics costs can therefore reduce the purchasing power of research budgets. A sustainable tertiary education financing model must consequently protect research expenditure rather than treating it as a residual budget item.

Staff Welfare

Staff salaries and benefits constitute a major component of institutional expenditure. At the same time, inflation reduces the real value of earnings. Poor staff welfare can contribute to dissatisfaction, reduced productivity, migration of skilled academics and industrial disputes. Sustainable management therefore requires institutions to incorporate inflation and economic conditions into medium-term personnel and financial planning.

Corresponding author: Ibrahim Umar
ibrahimumar52@gmail.com
Department of General Education, School of Education, Adamu Tafawa Balewa College of Education, Kangere, Bauchi State, Nigeria.
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Existing Sources of Tertiary Education Financing in Nigeria

Government Budgetary Allocations

Government remains a major source of financing for public tertiary institutions. Government financing is essential for activities that generate broad social benefits and cannot be efficiently financed through student charges alone. However, dependence on annual budgetary processes can expose institutions to fiscal uncertainty.

TETFund

TETFund is one of the most important institutional mechanisms for supporting public tertiary education in Nigeria. Its mandate includes providing intervention for infrastructure, instructional materials, equipment and other areas of institutional development. The Fund's importance has increased as institutions confront infrastructure and financing pressures. TETFund also supports research through its National Research Fund and other intervention mechanisms. However, TETFund interventions should complement rather than replace regular institutional funding.

Student Loans

The Nigeria Education Loan Fund provides another component of the financing framework. The amended 2024 legislation expanded eligibility and provides for tuition-related charges and upkeep for eligible students. UNESCO reports that the former income threshold was removed under the amended framework. Student loans can reduce immediate financial barriers, but their long-term sustainability depends on effective administration, repayment systems, employment outcomes and protection against excessive debt burdens.

Internally Generated Revenue

Institutions can generate income from: consultancy; professional training; continuing education; accommodation; conference facilities; agricultural enterprises; printing and publishing; patents; technology commercialization; research services; diagnostic services; alumni contributions; and other legitimate commercial activities. The development of these activities must, however, be consistent with the academic mission of the institution.

Research Grants

Competitive research grants from government agencies, international organizations, foundations and industry can supplement institutional research funding. Research commercialization can also provide revenue where universities successfully translate discoveries into products and services.

Public-Private Partnerships

Public-private partnerships can support: hostels; laboratories; digital infrastructure; renewable energy; transportation; innovation centres; research facilities; and other capital-intensive projects. Such arrangements require transparent contracts and effective regulation.

Strategies for Sustainable Management of Tertiary Education

Diversification of Revenue

Institutions should avoid excessive dependence on a single source of income. Revenue diversification can include research grants, consultancy, endowment funds, alumni giving, intellectual-property commercialization, professional programmes and carefully structured partnerships. Recent Nigerian literature similarly identifies diversification, public-private partnerships and innovative financing as potential approaches to sustainable tertiary education.

Strengthening TETFund

TETFund remains an important pillar of tertiary education financing. Improvement should focus on: timely disbursement; transparent allocation; effective project monitoring; reduction of bureaucratic delays; maintenance of completed projects; research impact; institutional capacity building; and rigorous accountability. Evidence from Nigerian research indicates that TETFund interventions have contributed to infrastructure

Corresponding author: Ibrahim Umar
ibrahimumar52@gmail.com
Department of General Education, School of Education, Adamu Tafawa Balewa College of Education, Kangere, Bauchi State, Nigeria.
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and human-resource development, although bureaucratic and institutional-capacity challenges remain.

Strengthening Institutional Financial Management

Institutions should adopt: medium-term financial planning; activity-based budgeting; transparent procurement; expenditure monitoring; internal audit; risk management; performance reporting; digital financial systems; and regular financial disclosure. Financial sustainability is not simply a question of how much money enters an institution. It is also a question of how effectively the money is planned, allocated and utilized.

Energy Diversification

Given the relationship between fuel prices and institutional operating costs, tertiary institutions should reduce their dependence on diesel and petrol-powered generators. Solar energy, energy-efficient buildings, hybrid energy systems and other renewable-energy solutions can reduce long-term operating expenditure. Such investments may have high initial costs but can potentially reduce recurring energy expenditure over the long term.

Strengthening Student Support

Student-support policies should target students who are most vulnerable to economic shocks. Possible measures include: targeted scholarships; bursaries; student loans; emergency financial assistance; subsidized campus transportation; affordable accommodation; work-study opportunities; and food-support programmes. UNESCO reports that Nigeria's higher-education policy framework includes student loans, scholarships and measures addressing living costs. UNESCO Education Profiles

Institutional Autonomy with Accountability

Greater financial and administrative autonomy can allow institutions to respond more rapidly to changing economic circumstances. However, autonomy should be accompanied by: transparent governance; audited accounts; measurable performance indicators; procurement controls; stakeholder participation; and public reporting. Autonomy without accountability can create financial risks, while accountability without reasonable autonomy can constrain institutional innovation.

University-Industry Partnerships

Universities should develop stronger relationships with industries. Industry partnerships can provide: research funding; internships; equipment; curriculum development; professional training; technology transfer; and employment opportunities. Such partnerships can also improve the relevance of academic programmes to labour-market needs.

Digital Transformation

Digital technologies can reduce certain administrative costs and improve institutional efficiency. Universities can digitalize: admissions; registration; fee payment; procurement; payroll; library services; examinations; student records; and financial reporting. Digital systems can also improve transparency and generate better management information for decision-making.

A Proposed Sustainable Financing Framework

A sustainable financing model for Nigerian tertiary education should consist of five interconnected pillars.

Pillar 1: Predictable Public Funding

Government should provide predictable core financing for essential educational functions.

Pillar 2: Targeted Intervention Funding

TETFund and other intervention mechanisms should finance strategic infrastructure, research, staff development and innovation.

Pillar 3: Student Financial Support

Loans, scholarships and bursaries should protect access for students who cannot afford rising costs.

Corresponding author: Ibrahim Umar
ibrahimumar52@gmail.com
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Pillar 4: Institutional Revenue Diversification

Institutions should develop legitimate sources of internally generated revenue without converting higher education into an exclusively commercial activity.

Pillar 5: Accountability and Efficiency

All funding mechanisms should be supported by strong financial controls, transparent procurement, monitoring and evaluation. The relationship can be summarized as:
Government Funding + TETFund + Student Support + Institutional Revenue + Partnerships + Financial Accountability = Greater Tertiary Education Sustainability.

The framework is important because no single financing source can reasonably be expected to solve all the financial challenges confronting Nigerian tertiary education.

Challenges to Sustainable Financing

Despite the availability of different financing mechanisms, several challenges remain:

Inflation

Persistent inflation reduces the real value of institutional budgets.

Dependence on Government

Excessive dependence on government allocations exposes institutions to national fiscal fluctuations.

Weak Revenue Diversification

Some institutions have limited capacity to generate income from research, consultancy, commercial activities and partnerships.

Accountability Problems

Poor financial controls can reduce the effectiveness of public expenditure.

Infrastructure Deficits

Institutions require substantial resources to maintain and replace aging facilities.

Student Affordability

Increased charges can create barriers for students from disadvantaged households.

Administrative Constraints

Bureaucracy can slow the implementation of projects and utilization of available funds.

Human-Capital Retention

Rising living costs can make it difficult for institutions to retain highly qualified academics and other professionals.

DISCUSSION

The evidence reviewed demonstrates that fuel subsidy removal has to be understood within the broader structural financing problems of Nigerian tertiary education. The policy itself did not create all of the sector's financial challenges. Underfunding, infrastructure deficits, rising enrolment and management difficulties existed before 2023. However, the increase in energy and transportation costs has intensified some of these pressures. At the same time, subsidy reform creates a broader public-finance question: how can resources previously devoted to fuel subsidies be redirected in ways that strengthen human-capital development and other productive sectors?

A 2022 Nigerian study argued that redirecting resources associated with petroleum subsidies toward university education could potentially support infrastructure, research, staffing and other institutional needs. This represents an argument in the literature rather than evidence that such redirection has automatically occurred. The more sustainable approach is therefore not simply to replace one subsidy with another. Instead, Nigeria needs a financing architecture in which government provides adequate core funding while institutions diversify their revenue and improve financial efficiency. TETFund already demonstrates the value of supplementary intervention financing. Its statutory role is to improve public tertiary institutions through targeted interventions.

Corresponding author: Ibrahim Umar
ibrahimumar52@gmail.com
Department of General Education, School of Education, Adamu Tafawa Balewa College of Education, Kangere, Bauchi State, Nigeria.
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Likewise, student loans can address part of the affordability problem by shifting some educational expenditure from immediate household payment to structured student financing. However, student loans cannot by themselves resolve institutional underfunding. The central management principle should therefore be cost sharing with social protection. Institutions require adequate resources to operate, but students who lack the ability to pay should receive targeted assistance.

CONCLUSION

The sustainability of tertiary education in Nigeria has become increasingly important in an economic environment characterized by inflation, rising institutional costs and changing government financing priorities. The removal of fuel subsidy in 2023 has intensified financial pressures on tertiary institutions and students through higher transportation, energy, procurement, maintenance and living costs. Existing literature and policy documents indicate that these pressures affect institutional operations as well as student affordability. However, the sustainability challenge should not be approached solely through increases in student charges. Such an approach could create additional barriers to access.

Rather, Nigeria needs a balanced financing model involving predictable public funding, strengthened TETFund interventions, effective student financial support, institutional revenue diversification, research commercialization, private-sector partnerships, renewable energy investment, digital transformation and stronger financial accountability. The fundamental issue is therefore not merely how to finance tertiary education after subsidy removal, but how to redesign the financing and management system so that Nigerian tertiary institutions can remain accessible, financially viable, academically productive and socially responsive despite changing economic conditions.

RECOMMENDATIONS

Based on the discussion, the following recommendations are made:

1. Government should maintain predictable core funding for public tertiary institutions rather than relying exclusively on intervention funds.
2. TETFund interventions should be strengthened and strategically targeted toward infrastructure, research, staff development, digital transformation and institutional modernization.
3. Student-financing mechanisms should be efficiently implemented to ensure that economically disadvantaged students are not excluded by rising costs.
4. Institutions should diversify their revenue sources through consultancy, professional programmes, research grants, endowments, alumni contributions and commercialization of appropriate research outputs.
5. Universities should develop stronger partnerships with industry for research, innovation, internships, skills development and infrastructure.
6. Tertiary institutions should invest in renewable-energy systems to reduce their exposure to fluctuating petroleum and generator-fuel costs.
7. Financial management systems should be strengthened through transparent procurement, internal audit, digital accounting and regular financial reporting.
8. Government and institutions should establish targeted student-support programmes covering transportation, accommodation and other essential living costs where appropriate.
9. Institutional autonomy should be accompanied by accountability, allowing institutions sufficient flexibility to generate and manage legitimate revenue while maintaining transparency.

Corresponding author: Ibrahim Umar
ibrahimumar52@gmail.com
Department of General Education, School of Education, Adamu Tafawa Balewa College of Education, Kangere, Bauchi State, Nigeria.
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10. Research funding should be protected during periods of financial pressure because research and innovation are essential to long-term economic development.
11. Tertiary institutions should adopt medium- and long-term financial planning instead of depending primarily on annual budgetary decisions.
12. The effects of education-financing reforms should be continuously evaluated, particularly their implications for access, equity, quality and institutional sustainability.

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Corresponding author: Ibrahim Umar
ibrahimumar52@gmail.com
Department of General Education, School of Education, Adamu Tafawa Balewa College of Education, Kangere, Bauchi State, Nigeria.
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