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Economic Impact Of Internally Generated Revenue (IGR) On Development Of Public Colleges Of Education In Gombe State, Nigeria

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ABSTRACT
This study examined the economic impact of Internally Generated Revenue (IGR) on the development of Public Colleges of Education in Gombe State, Nigeria. A descriptive survey design was adopted with a target population of 730 management, bursary/finance, and academic staff across three institutions. Using the Yamane (1967) formula, 258 respondents were sampled through stratified random sampling; 245 returned usable questionnaires (response rate: 94.96%). A validated, reliable structured questionnaire (Cronbach Alpha = 0.82) was used for data collection. Data were analyzed using mean scores, standard deviations, Pearson Product Moment Correlation (PPMC), and Simple Linear Regression at the 0.05 significance level. Results show that IGR is dominated by student-related charges, with commercial ventures and consultancy contributing minimally. IGR significantly predicts financial sustainability ($r = 0.614$, $p = 0.000$) and positively impacts infrastructure development and service delivery ($\beta = 0.579$, $R^2 = 0.335$, $p = 0.000$). Key challenges include poor revenue diversification, lack of entrepreneurial capacity, and the Federal Government's IGR remittance policy. The study recommends IGR source diversification, digital financial management technology adoption, revision of the remittance policy, and development of a national IGR framework for Colleges of Education.
Keywords: Internally Generated Revenue; Financial Sustainability; Infrastructure Development; Colleges of Education; Gombe State

INTRODUCTION

The adequate financing of Public Colleges of Education is a critical prerequisite for the production of qualified teachers and, by extension, for the quality of basic education across Nigeria. Colleges of Education train primary and junior secondary school teachers through the award of the Nigeria Certificate in Education (NCE), the minimum professional teaching qualification in Nigeria. Despite this strategic importance, these institutions have historically been among the most underfunded categories of public tertiary institutions in the country.

Nigeria's education budget has consistently fallen below the UNESCO benchmark of 15–20% of total government expenditure, declining from 10.75% in 2015 to 5.47% in 2025 (Nigeria Education News, 2025). Within this already constrained environment, Colleges of Education are further disadvantaged: the Tertiary Education Trust Fund (TETFund) allocates 50% of its disbursements to universities and only 25% to Colleges of Education (Academia, 2018), and TETFund's project-specific, capital-focused grants cannot address recurrent operational needs such as staff welfare, utilities, and instructional materials (IIARD Journals, 2025).

Internally Generated Revenue (IGR) — income generated from student fees, school charges, part-time programme fees, commercial ventures, consultancy, and facility rentals (Orboh, 2023) — has therefore emerged as a critical supplementary funding mechanism for public tertiary institutions. The Federal Government directed public institutions to generate at least 10% of expected revenue internally (Ofoegbu & Alonge, 2016). However, the Federal Government's 2023 directive requiring institutions to remit 40% of their IGR to government accounts was strongly resisted by the Colleges of Education Academic Staff Union (COEASU) as a further constraint on already inadequate revenue (TheCable, 2023).

The relationship between IGR and institutional development has attracted growing scholarly attention in Nigeria. At the macro level, Kabiru, Abdulkadir and Yahaya (2024) demonstrated that IGR significantly affects service delivery in Sokoto State using regression analysis, while Okon and Uwah (2023) found a positive and significant relationship between IGR and infrastructural development in Akwa Ibom State over the period 2007 to 2020. These macro-level findings provide contextual support for the institutional-level analysis pursued in this study. Nwaeze et al. (2025) further documented that while some institutions have achieved IGR-to-total-funding ratios as high as 37.90% — as in the case of the University of Ilorin in 2023 — performance remains highly variable and is primarily driven by management strategy, leadership commitment, and the diversity of revenue streams. For Colleges of Education, however, the structural constraints are more severe: smaller student populations, fewer commercial opportunities, weaker alumni networks, and limited government policy support combine to produce IGR profiles that are both narrower and more fragile than those of their university counterparts.

The significance of this study extends beyond academic documentation. Nigeria faces a critical teacher shortage estimated at 1.4 million qualified teachers by 2030 (Column Content, 2025), and the quality of teachers produced by Colleges of Education is directly dependent on the adequacy of institutional funding. Every naira of IGR that is successfully generated, well-managed, and strategically deployed in Gombe State's Public Colleges of Education is an investment in the quality of teachers entering Nigeria's primary and secondary school classrooms. Understanding how IGR currently impacts these institutions — and how its potential can be more fully realized — is therefore not merely an academic exercise but a matter of direct national educational relevance.

Gombe State, located in Nigeria's North-East geopolitical zone and ranked among the ten poorest states on the 2022 Multidimensional Poverty Index (Oxford Business Group, 2024), presents a particularly challenging context for IGR development. Its three Public Colleges of Education — GSCOELS Nafada, COE Billiri, and FCE(T) Gombe — operate in a fiscally constrained environment with limited commercial opportunities and small student populations. Although prior studies have examined IGR's impact in Nigerian universities (Akpo & Akeke, 2023; Ukpong & Uzoigwe, 2019; Orboh, 2023), no institution-based study has investigated its economic impact on Public Colleges of Education in Gombe State. This study fills that gap. Specifically, the study sought to: identify major IGR sources; examine IGR's contribution to financial sustainability; assess IGR's impact on infrastructure development and service delivery; and identify challenges constraining IGR generation and utilization. Two null hypotheses were tested at 0.05 significance level: H_{01} — no significant relationship between IGR and financial sustainability; H_{02} — no significant impact of IGR on infrastructure development and service delivery.

Theoretical Framework

This study is grounded in Resource Dependence Theory (Pfeffer & Salancik, 1978), which posits that organizations dependent on a single external resource provider are structurally vulnerable and must develop diversified internal resource generation strategies to reduce dependency and enhance autonomy. Applied to Public Colleges of Education, the theory predicts that institutions with diversified IGR portfolios will exhibit greater financial resilience and developmental capacity. Public Finance Theory (Musgrave & Musgrave, 1989) complements this by providing normative principles for IGR management — emphasizing transparency, allocative efficiency, and alignment of revenue generation with the institution's public interest mandate.

Review of Relevant Literature

Empirical studies consistently document a positive relationship between IGR and institutional development in Nigerian tertiary institutions. Ofoegbu and Alonge (2016) established a significant positive relationship between IGR and university administration effectiveness in seventeen federal universities. Akpo and Akeke (2023) found a significant positive effect of IGR on university sustainability in Southeast Nigeria ($t = 4.23$, $p < 0.05$). Ukpong and Uzoigwe (2019) demonstrated that IGR management significantly influences university sustainability in Cross River State ($F = 14.62$, $p < 0.05$, $R^2 = 0.61$), with school charges, investment income, and consultancy fees as significant predictors. Isagua, Enaohwo and Nwafor (2021) confirmed that IGR utilization on administrative, maintenance, and capital costs enhances university development in Rivers State. Ajayi and Sheriff (2021) found a significant positive relationship between IGR and availability of learning aids in Southwest Nigerian universities ($r = 0.68$, $p < 0.05$).

However, Ajayi, Fali, Iganus and Simon (2021) found no significant relationship between IGR volume and development at the University of Maiduguri, attributing this to poor revenue management quality — a finding that shifts the focus from revenue generation volume to governance quality. Orboh (2023) identified technology deficits, weak diversification, revenue leakages, and bureaucratic bottlenecks as primary IGR management barriers. Nwaeze et al. (2025) found that institutional IGR performance varies enormously and is primarily determined by management strategy and revenue stream diversity rather than institution size. IIARD Journals (2025) specifically documented severe IGR constraints in Colleges of Education at FCE Obudu, including rural location, low enrolment, and absence of entrepreneurship policy — structural challenges analogous to those facing Gombe State's Colleges of Education. None of the reviewed studies examined Public Colleges of Education in Gombe State, confirming the research gap this study addresses.

RESEARCH METHODS

Research Design and Study Area

A descriptive cross-sectional survey design was adopted. The study was conducted in three Public Colleges of Education in Gombe State: Gombe State College of Education and Legal Studies (GSCOELS), Nafada; College of Education Billiri (COE Billiri); and Federal College of Education (Technical), Gombe — FCE(T) Gombe. These three institutions represent all government-owned Colleges of Education in Gombe State and were selected to capture the full diversity of institutional types (state and federal), locations (rural and urban), and operational contexts within the state.

Population, Sample and Sampling Technique

The target population comprised 730 management, bursary/finance, and academic staff across the three institutions (Table 1). These categories were selected because of their direct involvement in IGR generation, financial management, and utilization. Using the Yamane (1967) formula — $n = N / (1 + Ne^2)$, where $N = 730$ and $e = 0.05$ — a sample of 258 was determined. Stratified random sampling was applied proportionally across staff categories, with all 18 management staff included by census given the small stratum size. Of 258 questionnaires administered, 245 were fully completed and usable, representing a response rate of 94.96%.

Table 1*: Population Distribution by Institution and Staff Category (N = 730)*

Institution	Management	Bursary	Academic	Total
GSCOELS, Nafada	6	10	55	**71**
COE Billiri	6	26	103	**135**
FCE(T) Gombe	6	40	478	**524**
Total	**18**	**76**	**636**	**730**

Source*: Author's computation, 2026*

Instrument, Validity and Reliability

A structured questionnaire comprising 38 Likert-type items across four sections was used: IGR sources (10 items), financial sustainability (8 items), infrastructure and service delivery (10 items), and challenges (10 items). A 4-point scale (4 = Very High Extent/Strongly Agree to 1 = Very Low Extent/Strongly Disagree) was adopted to eliminate central tendency bias, with a criterion mean of 2.50. Content validity was established through review by three subject-matter experts in Economics Education, Educational Management, and Research Methodology. Reliability was tested through a pilot study (n = 20, Nassarawa State College of Education, Akwanga), achieving an overall Cronbach Alpha of 0.82, exceeding the acceptable threshold of 0.70 (Nunnally, 1978).

Data Analysis

Descriptive statistics — mean scores ($\bar{x}$) and standard deviations (SD) — were computed for all research questions, with items scoring $\bar{x} \geq 2.50$ accepted as agreed/high extent and items below 2.50 rejected. Pearson Product Moment Correlation (PPMC) was used to test H_{01} (relationship between IGR and financial sustainability), and Simple Linear Regression was used to test H_{02} (impact of IGR on infrastructure and service delivery). All analyses were performed using IBM SPSS Statistics version 26.

RESULTS

Demographic Profile of Respondents

Of 245 respondents, 158 (64.5%) were males and 87 (35.5%) females. Academic staff constituted 81.6%, management staff 7.3%, and bursary/finance staff 11.0%. The dominant experience bracket was 6–10 years (32.7%), and 79.6% of respondents were directly or partially involved in IGR or financial management activities, enhancing the credibility of their assessments.

IGR Sources (Research Question 1)

Table 2: Mean Scores for IGR Sources (n = 245; Criterion Mean = 2.50)

S/N	IGR Source	$\bar{x}$	SD	Decision
1	Tuition and acceptance fees (regular NCE students)	3.62	0.58	Very High Extent
2	School charges (ID cards, library, health, sports)	3.54	0.61	Very High Extent
3	Part-time and sandwich programme fees	3.41	0.72	High Extent
4	Sale of admission forms and academic transcripts	3.28	0.68	High Extent
5	Late registration and deferment fees	3.15	0.77	High Extent
6	Penalties and fines	2.74	0.83	High Extent
7	Rental of institutional facilities	2.42	0.91	Low Extent
8	Commercial ventures (bookshop, farm, cafeteria)	2.31	0.98	Low Extent
9	Consultancy and professional services	2.18	1.02	Low Extent
10	Short courses and professional development	1.96	1.05	Very Low Extent
	Grand Mean	**2.86**	**—**	**High Extent**

***Source**: Author's computation, 2026*

IGR and Financial Sustainability (Research Question 2)

Table 3: Mean Scores for IGR and Financial Sustainability (n = 245; Criterion Mean = 2.50)

S/N	Statement	$\bar{x}$	SD	Decision
1	IGR supplements government subventions and reduces funding gaps	3.44	0.61	Agreed
2	IGR enables operations without solely depending on government	3.31	0.70	Agreed
3	IGR contributes to staff welfare and allowance payments	2.87	0.79	Agreed
4	IGR has improved the institution's financial planning capacity	2.73	0.84	Agreed
5	IGR provides greater financial autonomy and independence	2.65	0.88	Agreed
6	IGR proceeds are properly accounted for and transparently managed	2.58	0.89	Agreed
7	IGR has reduced the frequency of financial crises	2.34	0.94	Disagreed
8	Volume of IGR generated is adequate for institutional needs	2.21	0.96	Disagreed
	Grand Mean	**2.77**	**—**	**Agreed**

***Source**: Author's computation, 2026*

IGR and Infrastructure Development / Service Delivery (Research Question 3)

Table 4: Mean Scores for IGR and Infrastructure / Service Delivery (n = 245; Criterion Mean = 2.50)

S/N	Statement	$\bar{x}$	SD	Decision
1	IGR used for maintenance and repair of existing facilities	3.02	0.74	High Extent
2	IGR used to beautify and develop the institutional environment	2.86	0.79	High Extent
3	IGR used to renovate and construct academic buildings	2.83	0.78	High Extent
4	IGR has generally improved service delivery	2.79	0.80	High Extent
5	IGR improved quality of administrative services	2.74	0.81	High Extent
6	IGR contributed to procurement of laboratory equipment	2.68	0.82	High Extent
7	IGR used to improve library resources and ICT infrastructure	2.61	0.86	High Extent
8	IGR used to improve student welfare services	2.55	0.88	High Extent
9	IGR contributed to improved power supply and utilities	2.40	0.95	Low Extent
10	IGR used to acquire vehicles and transportation equipment	2.31	0.97	Low Extent
	Grand Mean	**2.68**	**—**	**High Extent**

***Source**: Author's computation, 2026*

Challenges in IGR Generation and Utilization (Research Question 4)

Table 5: Mean Scores for Challenges in IGR Generation and Utilization (n = 245; Criterion Mean = 2.50)

S/N	Challenge	$\bar{x}$	SD	Decision
1	Limited and poorly diversified IGR sources	3.71	0.52	Very High Extent
2	Lack of entrepreneurial capacity and infrastructure	3.58	0.60	Very High Extent
3	Government IGR remittance policy	3.46	0.66	Very High Extent
4	Corruption, revenue leakages, and misappropriation	3.28	0.75	High Extent
5	Insufficient investment in commercial infrastructure	3.19	0.79	High Extent
6	Weak financial management systems and record-keeping	3.11	0.82	High Extent
7	Low student enrolment limiting tuition-based revenue	3.05	0.83	High Extent
8	Inadequate legal/regulatory framework for IGR in COEs	2.96	0.84	High Extent
9	Political interference and bureaucratic bottlenecks	2.87	0.87	High Extent
10	Staff and student resistance to new IGR initiatives	2.74	0.90	High Extent
	Grand Mean	**3.20**	**—**	**High Extent**

***Source**: Author's computation, 2026*

Test of Hypotheses

Hypothesis One (H_{01}): No significant relationship between IGR and financial sustainability.

***Table 6**: PPMC Results — IGR and Financial Sustainability (** p < 0.01, two-tailed)*

Variables	n	r	r^2	p-value
IGR Sources × Financial Sustainability	245	0.614**	0.377	0.000

***Source**: Author's computation, 2026*

H_{01} is rejected (r = 0.614, p = 0.000 < 0.05). There is a statistically significant positive relationship between IGR and financial sustainability ($r^2 = 0.377$).

Hypothesis Two (H_{02}): No significant impact of IGR on infrastructure development and service delivery.

***Table 7**: Regression Coefficients ($R = 0.579$, $R^2 = 0.335$, $F = 72.95$, $df = 1,243$, $p = 0.000$)*

Parameter	B	Std. Error	β	t	p-value
(Constant)	0.882	0.214	—	4.121	0.000
IGR Composite Score	0.632	0.074	0.579	8.541	0.000

***Source**: Author's computation, 2026*

H_{02} is rejected (β = 0.579, F = 72.95, p = 0.000 < 0.05). IGR has a statistically significant positive impact on infrastructure development and service delivery, explaining 33.5% of its variance. Every one-unit increase in IGR composite score yields a 0.632-unit improvement in infrastructure and service delivery outcomes.

DISCUSSION

The finding that IGR in Gombe State's Public Colleges of Education is dominated by student-related charges — tuition ($\bar{x}$ = 3.62) and school charges ($\bar{x}$ = 3.54) — with commercial ventures ($\bar{x}$ = 2.31), consultancy ($\bar{x}$ = 2.18), and professional development ($\bar{x}$ = 1.96) contributing minimally, is consistent with Nwafor (2022) and Nwaeze et al. (2025), who found that student fees remain the most reliable IGR source across all Nigerian institution types due to limited commercial infrastructure. However, this

student-charge dependency creates structural vulnerability: any disruption to enrolment directly impacts institutional revenue, with no commercial buffer. This finding directly supports Resource Dependence Theory's prediction that undiversified resource portfolios heighten institutional vulnerability.

The positive and significant contribution of IGR to financial sustainability ($r = 0.614$, $p = 0.000$) corroborates the findings of Akpo and Akeke (2023) and Ukpong and Uzoigwe (2019), confirming that the positive IGR-sustainability relationship documented in southern Nigerian universities also holds in the more constrained context of North-East Colleges of Education. The $r^2 = 0.377$ implies that 37.7% of sustainability variance is explained by IGR — a meaningful but partial contribution, with the remaining 62.3% reflecting government subventions, TETFund interventions, and institutional governance quality. This decomposition confirms that IGR is a necessary but insufficient condition for financial sustainability, validating Public Finance Theory's prescription for multi-source institutional funding.

The finding that IGR significantly predicts infrastructure development and service delivery ($\beta = 0.579$, $R^2 = 0.335$) is consistent with Isagua, Enaohwo and Nwafor (2021) and Ajayi and Sheriff (2021). The concentration of IGR's infrastructure impact on facility maintenance ($\bar{x} = 3.02$) and minor renovation ($\bar{x} = 2.83$), with low impact on power supply ($\bar{x} = 2.40$) and vehicles ($\bar{x} = 2.31$), reflects the limited volume of available IGR: institutions rationally prioritize lower-cost maintenance over high-cost capital investment when resources are constrained. The regression coefficient $B = 0.632$ provides a quantifiable basis for cost-benefit analysis of IGR diversification investments, supporting evidence-based budget decisions by institutional management and TETFund.

The near-universal consensus ($SD < 0.70$) on the three 'Very High Extent' challenges — limited diversification ($\bar{x} = 3.71$), lack of entrepreneurial capacity ($\bar{x} = 3.58$), and the government remittance policy ($\bar{x} = 3.46$) — provides the first systematic empirical documentation of these constraints in the Gombe State Colleges of Education context. The strong consensus on the remittance policy challenge corroborates TheCable (2023), but goes further by quantifying the challenge's severity from the perspective of staff who directly experience its impact. In contrast to Ajayi, Fali et al. (2021) whose Maiduguri study found no significant IGR-development relationship (attributed to management quality failures), the present study finds significant relationships on both hypotheses — suggesting that the management quality of Gombe State's Colleges of Education is sufficient to translate available IGR into development outcomes, but that the structural ceiling on IGR volumes is the primary limitation. This distinction — management quality versus structural volume constraint — has important policy implications: the priority intervention is not governance reform but structural capacity building and policy change.

The grand mean of 3.20 for challenges — with all ten challenges exceeding the criterion mean — reflects the cumulative, reinforcing nature of the IGR constraint environment in Gombe State's Public Colleges of Education. These challenges do not operate in isolation: limited diversification ($\bar{x} = 3.71$) compounds low enrolment ($\bar{x} = 3.05$), since both constraints simultaneously cap the primary revenue source (tuition fees). Lack of entrepreneurial capacity ($\bar{x} = 3.58$) compounds insufficient investment in commercial infrastructure ($\bar{x} = 3.19$), since without capacity, even funded infrastructure cannot generate meaningful revenue. Weak financial management systems ($\bar{x} = 3.11$) compound corruption and revenue leakages ($\bar{x} = 3.28$), since poor systems create the opacity that enables misappropriation. The government remittance policy ($\bar{x} = 3.46$), by reducing the net resources available to institutions from their already limited IGR, compounds every other constraint by further reducing the institutional investment capacity needed to overcome them. This structural interdependence of challenges demands a coordinated, multi-stakeholder response rather than isolated, piecemeal interventions.

The study's findings have specific implications for TETFund's role in supporting IGR development. TETFund's traditional focus on lecture theatre construction, laboratory provision, and staff development, while valuable, does not directly address the income-generating infrastructure deficit that is identified in this study as a very high-extent challenge ($\bar{x} = 3.19$). Guesthouses, multipurpose conference halls, agricultural demonstration facilities, printing centres, and ICT service hubs are all examples of assets that

would simultaneously serve academic purposes and generate institutional revenue — but they fall outside TETFund's current project typologies. The regression coefficient of B = 0.632 provides a quantitative basis for TETFund to evaluate the return on investment of funding such IGR-enabling infrastructure: a one-unit improvement in IGR generation capacity translates into a 0.632-unit improvement in infrastructure and service delivery outcomes, creating a multiplier effect that justifies IGR-enabling investment as a development priority alongside traditional capital projects. This study therefore makes a direct evidence-based case for the expansion of TETFund's project portfolio to include IGR capacity development as a distinct and funded intervention category.

CONCLUSIONS

This study provides the first institution-based empirical evidence on the economic impact of IGR on Public Colleges of Education in Gombe State. The following conclusions are drawn. First, IGR in these institutions is poorly diversified, concentrated in student charges, and lacks commercial revenue streams — creating structural financial vulnerability consistent with undiversified resource dependence. Second, IGR makes a statistically significant positive contribution to financial sustainability ($r = 0.614$, $p = 0.000$), confirming its importance as a supplementary funding mechanism, while the disagreement with adequacy items confirms it cannot substitute for adequate government funding. Third, IGR significantly and positively impacts infrastructure development and service delivery ($\beta = 0.579$, $R^2 = 0.335$, $p = 0.000$), primarily through facility maintenance and minor renovations within the limits of available revenue volumes. Fourth, multiple severe challenges — poor diversification, lack of entrepreneurial capacity, the government remittance policy, revenue leakages, and low enrolment — collectively constrain IGR potential and must be addressed through coordinated policy action across institutional, state, and federal stakeholder levels.

This study contributes to knowledge in five ways: (i) it provides the first institution-based empirical study of IGR's economic impact in Gombe State's Public Colleges of Education, addressing a clear evidence gap; (ii) it extends the IGR-development evidence base to the North-East geopolitical zone, where no prior institution-specific study had been conducted; (iii) it differentiates the IGR dynamics of Colleges of Education from those of universities, revealing structural differences that have policy relevance for institution-type-specific IGR frameworks; (iv) it provides a validated, reliable questionnaire instrument (Cronbach Alpha = 0.82) that future researchers can adapt for comparative studies in other states; and (v) it confirms the applicability of Resource Dependence Theory and Public Finance Theory as complementary analytical frameworks for IGR research in Nigerian Colleges of Education. Future research should adopt a longitudinal or mixed-methods design, incorporate secondary financial data from institutional accounts, and extend the comparative analysis to Colleges of Education across all six geopolitical zones to build a nationally representative picture of IGR dynamics in teacher training institutions.

Based on these conclusions, the study recommends: (i) development of formal IGR Strategic Plans with diversified revenue targets including commercial ventures, part-time programmes, consultancy, and facility rentals; (ii) adoption of integrated digital financial management systems to eliminate revenue leakages; (iii) urgent review and suspension of the Federal Government's 40% IGR remittance directive for Colleges of Education; (iv) establishment of a TETFund IGR Capacity Development grant window to fund income-generating infrastructure; and (v) development by NCCE of a national IGR Policy Framework for Colleges of Education, incorporating IGR governance as a component of accreditation standards. The Gombe State Government should also regularize subventions and establish a state Higher Education Development Fund for matching IGR-enabling capital investments.

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