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Funding Gaps and Career Progression of Lecturer-Financed Qualification Acquisition in Nigerian Federal Colleges of Agriculture

Jamiyu Abiodun Ibraheem
Department: Entrepreneurship Division, Federal College of Agriculture, Ishiagu, Ebonyi State, Nigeria
+2348032459428
ORCID: 0009-0005-8621-5305

Ogochukwu Gloria Okezie
Department: Agribusiness Management, Federal College of Agriculture, Ishiagu, Ebonyi State, Nigeria.
+2348067436643
ORCID: 0009-0000-5726-3037

Leonard Uchechukwu Agu
Department: Agricultural Extension and Management, Federal College of Agriculture, Ishiagu, Ebonyi State.
E-mail: aguleonard80@gmail.com
ORCID: 0009-0001-6602-2662.

Johnson Ngbede Ameh
Department: Cooperative Economics & Management, Federal College of Agriculture, Ishiagu, Ebonyi State, Nigeria +2347035911148. ORCID: 0009-0008-9208-1341

Corresponding Author's Email: jamiyuibraheem2022@gmail.com

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Abstract

Federal Colleges of Agriculture in Nigeria play a crucial role in agricultural education and rural development. However, lecturers in these institutions face persistent challenges in acquiring the qualifications required for career advancement. Unlike lecturers in universities and polytechnics who benefit from Tertiary Education Trust Fund (TETFund)–supported staff development programs, academic staff in Federal Colleges of Agriculture are largely excluded from formal governmental funding mechanisms. Consequently, many lecturers are compelled to personally finance their postgraduate education, often under conditions of financial strain and professional uncertainty. Deploying Human Capital Theory and Institutional Theory, this study explored the lived experiences of lecturers who self-finance their qualification acquisition, with particular attention to perceived funding gaps, institutional neglect, and implications for career progression. A qualitative phenomenological research design was adopted to capture the meanings lecturers attach to self-sponsored professional development within the Nigerian agricultural tertiary education system. Data were generated through in-depth, semi-structured interviews with purposively selected lecturers from Federal Colleges of Agriculture who had personally financed, or were currently financing, postgraduate qualifications required for career advancement. Interview data were transcribed and analyzed using thematic phenomenological analysis, which involved identifying significant statements, coding recurring meanings, and clustering them into shared experiential themes. The data were analyzed using thematic phenomenological analysis, involving iterative coding and the identification of shared experiential themes. Findings revealed that lecturer-financed qualification acquisition is experienced as both a survival strategy and a personal investment in career continuity amid systemic exclusion. Participants reported significant financial sacrifices, delayed promotions, emotional stress, and reduced institutional commitment, alongside intentions to migrate to better-funded institutions. The study concluded that exclusion from government-supported staff development schemes undermines lecturer morale, retention, and institutional sustainability. It recommended the formal inclusion of Federal Colleges of Agriculture in TETFund academic staff development interventions to promote equity and strengthen agricultural education in Nigeria.

Keywords: Lived Experiences, Career Progression, Lecturer Self-Financing, Phenomenological Study, Federal Colleges of Agriculture

Introduction

The pursuit of higher qualifications among academic staff in tertiary institutions represents a critical intersection between individual career aspirations and institutional development objectives. In Nigerian Federal Colleges of Agriculture, lecturers find themselves navigating a complex landscape where professional advancement depends on acquiring advanced degrees, with the financial mechanisms to support such endeavors remaining inadequate or entirely absent.

These institutions play a crucial role in agricultural education and rural development, with their lecturers facing significant challenges in acquiring the necessary qualifications for career progression. Unlike universities and polytechnics, which benefit from the Tertiary Education Trust Fund (TETFund) for staff training, Federal Colleges of Agriculture are often excluded from similar government funding schemes. This situation creates a paradoxical condition where institutions demand higher qualifications for promotion and competitive positioning, while simultaneously failing to provide the necessary financial infrastructure to facilitate such academic development. The resulting scenario places an extraordinary burden on individual lecturers who must choose between career stagnation and personal financial sacrifice, with many independently financing their professional development in the absence of institutional support. This phenomenon raises fundamental questions about the sustainability of academic workforce development, the equity of career progression systems, and the long-term implications for educational quality and the colleges' overall functionality in specialized agricultural institutions. The strain between institutional expectations and organizational support mechanisms reflects broader challenges within Nigeria's tertiary education sector, where resource constraints and systemic exclusion from national funding frameworks intersect with aspirations for academic excellence and international competitiveness.

Funding gaps in educational institutions have been identified as critical impediments to faculty development and institutional growth across developing economies. These financial deficiencies manifest in various forms, including inadequate budget allocations for staff training, absence of dedicated scholarship schemes, and limited infrastructure for research and postgraduate studies. Recent research has demonstrated that chronic underfunding in Nigerian tertiary institutions severely constrains staff development programs, with many institutions allocating less than 5% of their budgets to capacity building activities (Adeyemo & Ogunleye, 2023). The consequences extend beyond individual career trajectories to affect institutional reputation, program accreditation status, and the overall quality of educational delivery. Studies further reveal that financial constraints in higher education lead to reduced research output, limited conference participation, and increased brain drain as qualified academics seek better-resourced environments (Olutayo *et al*., 2024). The exclusion of Federal Colleges of Agriculture from TETFund capacity-building programs represents a particularly egregious form of institutional discrimination, creating a two-tiered system within Nigeria's tertiary education landscape where universities and polytechnics receive systematic support while agricultural colleges remain marginalized. This funding discrimination not only perpetuates inequality but also jeopardizes the future of agricultural education in a nation where food

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security and rural development remain paramount national concerns.

Career progression in academic settings serves as both a motivational framework and a quality assurance mechanism, ensuring that institutions maintain standards while providing pathways for professional growth. The traditional academic career ladder, which typically progresses from assistant lecturer to the highest ranks, depends fundamentally on the acquisition of higher degrees and demonstrated research productivity. Recent evidence indicates that career progression challenges in Nigerian higher education institutions significantly impact job satisfaction and retention, with delayed promotions and unclear advancement criteria contributing to widespread frustration among academic staff (Akinola & Nosike, 2024). However, when progression systems exist without corresponding support structures, they transform from motivational frameworks into sources of frustration and inequity. This challenge is particularly acute in Federal Colleges of Agriculture, where lecturers face the same rigorous qualification requirements as their university counterparts but lack access to the institutional funding mechanisms that facilitate such advancement. The implications are particularly severe in specialized institutions such as agricultural colleges, where the need for advanced technical expertise must be balanced against the practical challenges of acquiring relevant qualifications, often in contexts where program availability and accessibility remain limited. The resulting retention crisis sees qualified lecturers frequently migrating to either universities or polytechnics with TETFund support or departing from academia entirely, thereby depleting these colleges of experienced faculty and undermining their capacity to deliver quality agricultural education.

Situated in Human Capital Theory, this study investigates why these academics continue to invest their personal funds in higher education despite limited employer backing and uncertain returns, examining the broader implications of this self-investment pattern for both individual careers and institutional sustainability. Understanding this dynamic is essential for developing sustainable solutions that balance institutional needs with individual capacity, ensuring that career advancement in specialized agricultural education remains accessible based on merit and potential rather than personal financial circumstances.

Statement of the Problem

Federal Colleges of Agriculture in Nigeria are mandated to build a competent agricultural workforce capable of supporting national food security and agribusiness development. However, achieving this mandate depends critically on the continuous training, qualification upgrading, and career progression of their lecturers. Despite the importance of staff development, many lecturers in these colleges report chronic underfunding of training programs, limited sponsorship opportunities, and delayed access to institutional support. As a result, a significant number of lecturers resort to self-financing their postgraduate studies and professional qualifications.

This growing trend of lecturer-financed qualification acquisition presents several challenges. The financial burden of paying tuition fees, research costs, transportation, and other academic expenses often places lecturers under economic strain, forcing them to take personal loans, reduce their living standards, or divert resources meant for family welfare. These pressures may also affect job performance due to fatigue, divided attention, or reduced engagement in scholarly activities. Compounding this problem is the reality that delayed or insufficient institutional sponsorship directly affects career progression. Many lecturers experience stagnation because higher qualifications are mandatory for promotion, with funding gaps hindering timely completion of postgraduate programs. Consequently, institutions face a shortage of highly qualified staff, reduced research output, and challenges in meeting accreditation requirements.

Despite these concerns, there is limited empirical evidence on how funding gaps shape lecturers' decisions to self-finance, the nature of the burdens they encounter, and the long-term implications for their career development within Federal Colleges of Agriculture. This lack of sector-specific research leaves policymakers without reliable data for designing effective staff development policies. Therefore, the problem this research seeks to address is the insufficient understanding of the funding gaps and their impact on career progression, which has resulted in a growing reliance on lecturer-financed qualification acquisition in Nigerian Federal Colleges of Agriculture.

Research Objectives

These are to:

i. Examine the extent and nature of financial burden experienced by lecturers in Federal Colleges of Agriculture who self-finance their postgraduate programs, including their coping strategies and investment patterns.

ii. Analyze the impact of TETFund exclusion and self-funded professional development on lecturer retention, career progression trajectories, and institutional capacity within Federal Colleges of Agriculture.

iii. Investigate the policy frameworks and structural mechanisms that perpetuate the systematic exclusion of Federal Colleges of Agriculture from governmental staff development funding, and to identify necessary reforms for equitable access.

Research Questions

i. What is the financial burden borne by lecturers in Federal Colleges of Agriculture who self-finance their postgraduate studies, and what coping mechanisms do they employ to manage this burden while maintaining their professional and personal well-being?

ii. How does the systematic exclusion from TETFund interventions and reliance on self-financing affect lecturer retention rates, career advancement timelines, and the overall institutional capacity of Federal Colleges of Agriculture compared to universities and polytechnics?

iii. What are the policy rationales and institutional frameworks underlying the exclusion of Federal Colleges of Agriculture from TETFund academic staff development funding, and what specific reforms are necessary to achieve equitable access to capacity-building resources across all federal tertiary institutions in Nigeria?

Literature Review

The Nigerian tertiary education system is characterized by a significant disparity in funding and resource allocation, creating a stratified environment where certain institutions are systematically advantaged over others. This review explores the existing literature on the critical issue of lecturer-financed qualification acquisition within Federal Colleges of Agriculture (FCAs) in Nigeria. It is structured into four main parts: a conceptual review of the key themes, an expansion of the Human Capital and institutional theoretical frameworks, an empirical review of recent studies, and discussion of the research gaps identified. The central argument threading through this review is that the exclusion of FCAs from national funding mechanisms like the Tertiary Education Trust Fund (TETFund) is not merely a financial oversight but a systemic policy failure that undermines human capital development, depletes institutional capacity, and jeopardizes the nation's agricultural sustainability.

Conceptual Review

Funding Gaps and Institutional Exclusion in Nigerian Tertiary Education

The concept of "funding gaps" in this context transcends a simple lack of funds referring to a structured and systemic exclusion of specific institution types from national budgetary mechanisms. The Tertiary Education Trust Fund (TETFund) was established to intervene in the "decay and atrophy" in Nigerian tertiary institutions (TETFund Act, 2011). However, its mandate explicitly covers only Universities, Polytechnics, and Colleges of Education. This legislative framework intentionally excludes Federal Colleges of Agriculture, creating what researchers term a "funding apartheid" (Oluwatobi & Oloruntoba, 2022). This exclusion is a primary driver of the financial precarity faced by FCAs. Recent analyses of federal budgetary allocations confirm that FCAs receive significantly lower capital and overhead costs compared to their university counterparts, despite having similar operational mandates in training and research (Nwosu & Eze, 2023). This disparity is not an accident but a deliberate policy outcome that reinforces institutional hierarchy.

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Lecturer-Financed Qualification Acquisition

The phenomenon of "lecturer-financed qualification acquisition" is a direct consequence of the aforementioned funding gap. In the absence of institutional support, the financial burden for professional development shifts entirely onto the individual academic. This practice represents a significant private investment in human capital, where lecturers use personal savings, loans, or family support to fund postgraduate diplomas, Master's degrees, and Doctorates. A recent study by Adeyemi and Lawal (2024) found that over 85% of early-career lecturers in FCAs considered personal loans as their primary strategy for funding further education. This self-financing model has profound implications. It transforms professional development from a shared institutional responsibility into a personal financial risk, creating a barrier that is both economic and psychological (Ibrahim, 2023). The concept underscores a breakdown in the traditional employer-employee developmental contract within the public sector.

The phenomenon of lecturer-financed qualification acquisition represents a growing trend in developing countries where institutional budgets cannot accommodate comprehensive staff development programs, but it has become particularly pronounced and systemic in Nigerian Federal Colleges of Agriculture due to their exclusion from national funding schemes. This self-funding approach requires academic staff to bear the full financial burden of tuition fees, research costs, and associated expenses while often maintaining full teaching responsibilities. Contemporary research reveals that self-sponsored professional development among Nigerian academics creates substantial financial hardship, with many lecturers depleting personal savings, securing loans, or engaging in additional income-generating activities to finance their studies (Ogundele *et al.,* 2023).

Evidence suggests that over 80% of lecturers in Federal Colleges of Agriculture personally fund their postgraduate studies, with many incurring expenses equivalent to two to four years' worth of their salaries to obtain the qualifications necessary for career advancement. The implications extend beyond individual hardship to encompassing broader concerns about equity, as this system inherently favors those with greater personal financial resources or family support systems, thereby creating barriers that disproportionately affect junior staff who possess the least accumulated wealth yet face the greatest pressure to acquire higher qualifications. Furthermore, the dual demands of full-time teaching and self-financed study often result in reduced effectiveness in both domains, with studies showing that self-funded academics experience higher stress levels, extended completion times, and compromised work-life balance (Makinde & Shorunke, 2024). This financial burden not only affects individual lecturers but also undermines the institutional capacity of Federal Colleges of Agriculture to maintain qualified staff and deliver quality education.

The convergence of these factors which are persistent funding gaps, systematic exclusion from TETFund programs, increasingly stringent career progression requirements, and the prevalence of self-financed qualification acquisition creates a complex and often unsustainable situation for lecturers in Nigerian Federal Colleges of Agriculture. The institutional demand for qualified staff exists in direct tension with the absence of adequate support mechanisms, effectively shifting the financial burden of workforce development from organizations to individuals in a manner that is both inequitable and unsustainable. This systemic challenge threatens both individual career trajectories and institutional capacity building, as the most talented academics may seek opportunities elsewhere or abandon qualification pursuits altogether due to financial constraints. The situation reflects a fundamental misalignment between policy aspirations and resource allocation, where career progression frameworks function more as aspirational ideals than achievable pathways for the majority of academic staff in these marginalized institutions.

Career Progression and Institutional Capacity

Career progression in the Nigerian academic context is rigidly tied to the acquisition of higher qualifications, such as postgraduate diplomas, degree, a Master's degree, a PhD for promotion (National Board for Technical Education, 2018). When lecturers cannot access funding to obtain these mandatory qualifications, their career progression stalls. This creates a dual crisis: at the individual level leading to professional stagnation, demotivation, and burnout. At the institutional level, it erodes capacity. A college with a high proportion of underqualified staff cannot secure accreditation for its programs, attract research grants, or fulfill its mandate of producing high-quality graduates (Chike-Okoli & Onyema, 2022). Therefore, the career progression of lecturers is inextricably linked to the institutional capacity of the FCAs. The inability of staff to progress directly translates into the inability of the institution to function effectively, creating a vicious cycle of decline that threatens the entire agricultural education value chain.

Empirical Review

Recent empirical studies have begun to quantify and qualify the challenges faced by FCAs and their staff. On the issue of funding disparity, a comprehensive policy analysis by Nwosu and Eze (2023) tracked federal allocations to tertiary institutions over a decade (2013-2023). Their findings conclusively showed that FCAs received, on average, 60% less capital funding per student than federal universities. They directly link this disparity to the deteriorating physical infrastructure and lack of modern teaching aids in the colleges.

Regarding the impact on lecturers, the mixed-methods study by Adeyemi and Lawal (2024) surveyed 150 lecturers across five FCAs. They reported that the average cost of obtaining a PhD for a

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lecturer was equivalent to 3.2 years of their gross salary. This financial strain was cited as the primary reason for mental stress and low job satisfaction. Their qualitative data revealed narratives of lecturers taking on significant side jobs, including private farming and commercial transportation, to fund their studies, diverting time and energy from their primary teaching duties.

The consequences for institutional capacity and retention are starkly illustrated in the work of Chike-Okoli and Onyema (2022), who conducted a case study of two FCAs. They found a 35% attrition rate among lecturers with PhDs over a five-year period (2017-2022), with most moving to TETFund-supported universities. This has resulted in a situation where some departments are now headed by senior lecturers without PhDs, which jeopardizes the National Universities Commission (NUC) and National Board for Technical Education (NBTE) accreditation of their programs.

Okonkwo (2023) applied a political economy lens to argue that the exclusion of FCAs is a form of institutional marginalization rooted in Nigeria's historically fragmented educational governance, where ministries of education and agriculture have overlapping jurisdictions, leaving FCAs in a bureaucratic no-man's land. This study provides the crucial "why" behind the funding gap, moving beyond description to explanation.

Research Gap

The extant literature successfully establishes the existence of a severe funding gap, its negative impact on lecturers' welfare and career progression, and its deleterious effect on institutional capacity. The empirical evidence is compelling and points to a systemic crisis. While many studies document that lecturers self-finance and that this causes problems, there is a need for a more granular, qualitative exploration of the strategies, sacrifices, and long-term career decision-making of these lecturers. How do they navigate this financial burden? What is the tipping point that makes them decide to stay or leave? This research will fill this gap by providing a deep, phenomenological exploration of the lived experiences of lecturers in FCAs, thereby humanizing the statistics and providing a robust evidence base for the urgent policy recommendations it seeks to propose.

Theoretical Framework

This study will be anchored on a theoretical framework that combines Human Capital Theory (HCT) and Institutional Theory. HCT provides the lens to understand the individual investment decisions and rational calculations made by lecturers as they finance their own qualifications. Institutional Theory, in turn, provides the macro-level context, explaining the coercive policy structures and normative pressures that create the funding gap and make this personal investment both necessary and precarious.

Human Capital Theory

Human Capital Theory, originally developed by Schultz (1961) and extensively elaborated by Becker (1964), posits that individuals and organizations invest in education and training because these investments enhance productivity and future earnings. According to Becker (1964), "activities that influence future monetary and psychic income by increasing the resources in people" constitute investments in human capital (p. 1). This theory is particularly relevant to understanding why lecturers in Nigerian Federal Colleges of Agriculture choose to self-finance their postgraduate qualifications despite institutional funding gaps.

Schultz (1961) emphasized that education should be viewed not merely as consumption but as a productive investment that yields returns over time. He argued that "much of what we call consumption constitutes investment in human capital" (p. 1). In the context of this research, lecturers' decisions to pursue higher qualifications using personal funds represent calculated investments aimed at enhancing their career prospects, securing promotions, and increasing long-term earnings potential within the academic hierarchy.

The theory's core assumption, that rational individuals weigh the costs of education against expected future benefits provides a framework for analyzing lecturers' motivations and decision-making processes (Becker, 1993). When institutional funding is inadequate or unavailable, lecturers must evaluate whether the personal financial burden of acquiring qualifications is justified by anticipated career advancement, salary increases, and professional recognition. This cost-benefit analysis becomes more complex in resource-constrained environments like Nigerian Federal Colleges of Agriculture, where funding gaps may create significant financial barriers to career progression.

Furthermore, Sweetland (1996) noted that human capital theory has evolved to recognize that investments in education yield both private returns to individuals and social returns to organizations and society. This dual perspective is critical for understanding the implications of self-financed qualification acquisition. While lecturers bear the immediate costs, both they and their institutions potentially benefit from enhanced teaching quality, research productivity, and institutional reputation.

Institutional Theory

Institutional Theory, as articulated by DiMaggio and Powell (1983), focuses on how organizational structures and practices are shaped by institutional pressures, norms, and expectations within their broader environment. This theory explains how organizations conform to regulatory requirements, normative standards, and cultural-cognitive frameworks to gain legitimacy and survive in their institutional fields. DiMaggio and Powell (1983) identified three mechanisms of institutional isomorphism which are coercive (stemming from political influence and legitimacy problems), mimetic (resulting from uncertainty), and normative (associated with professionalization).

In the context of Nigerian Federal Colleges of Agriculture, institutional pressures significantly influence both organizational funding policies and individual career progression requirements. Scott (2008) expanded institutional theory by emphasizing three pillars of institutions which are regulative (rules and laws), normative (values and norms), and cultural-cognitive (shared understandings and meanings). These pillars help explain how qualification requirements for academic promotion become institutionalized expectations that lecturers must meet, regardless of whether institutional funding support is available.

The regulatory pillar is particularly relevant to this research, as government policies and institutional regulations mandate specific qualification thresholds for academic advancement. According to Scott (2008), regulative institutions "constrain and regularize behavior" through rules, laws, and sanctions (p. 52). Nigerian Federal Colleges of Agriculture operate within a regulatory framework that requires lecturers to obtain higher degrees for promotion, yet these same regulations may not be accompanied by adequate funding mechanisms, creating an institutional gap that individuals must bridge through self-financing.

Meyer and Rowan (1977) argued that organizations adopt institutionalized structures and practices to enhance their legitimacy, even when these practices do not improve technical efficiency. This perspective illuminates why colleges maintain strict qualification requirements for promotion despite inadequate funding. Adherence to these standards signals conformity to broader academic norms and maintains institutional legitimacy within the educational sector. However, this creates a burden-shifting dynamic where individual lecturers absorb the costs of meeting institutionally mandated requirements.

The integration of Institutional Theory with Human Capital Theory reveals the dual pressures facing lecturers: institutional expectations that demand higher qualifications for career progression, coupled with inadequate organizational support that necessitates personal financial investment in human capital development. This theoretical combination provides a comprehensive framework for examining how institutional funding gaps influence individual career trajectories and the sustainability of academic professionalization in resource-constrained settings.

Methodology

This study adopted a qualitative phenomenological research design to explore the lived experiences of lecturers who personally financed the acquisition of postgraduate qualifications in Nigerian Federal

Colleges of Agriculture. The phenomenological approach was considered appropriate because the study sought to understand the meanings lecturers attach to funding gaps, institutional exclusion, self-sponsored qualification acquisition, and career progression within their professional environment.

The population of the study comprised academic staff of Federal Colleges of Agriculture in Nigeria who had either completed or were currently undertaking postgraduate programs through personal financing. Participants were selected through purposive sampling because the study required respondents with direct experience of the phenomenon under investigation. The selection criteria included lecturers who had personally funded or were personally funding postgraduate diplomas, master's degrees, doctoral degrees, or other professional qualifications required for promotion and career advancement.

Data were collected through in-depth, semi-structured interviews with selected lecturers from Federal Colleges of Agriculture. The semi-structured interview format allowed the researcher to maintain focus on the research objectives while also giving participants the freedom to describe their personal experiences in detail. The interview questions focused on the nature of financial burden experienced by lecturers, their coping strategies, institutional support or lack thereof, promotion experiences, emotional and professional consequences of self-financing, and their future career intentions. Participants were encouraged to narrate their experiences freely, particularly in relation to how funding gaps affected their academic development and career progression.

The interviews provided firsthand accounts of lecturers' lived experiences and enabled the study to capture issues that may not be fully reflected in existing literature. The interviews revealed how lecturers interpreted self-financing not merely as an individual career decision, but as a response to institutional neglect and exclusion from formal staff development funding. Ethical considerations were observed by ensuring voluntary participation, confidentiality of responses, and anonymity of participants. Participants were informed of the purpose of the study and were assured that their responses would be used strictly for academic purposes.

Data obtained from the interviews were transcribed and subjected to thematic phenomenological analysis. The analysis followed an iterative process that involved repeated reading of the interview transcripts, identification of significant statements, coding of recurring ideas, clustering of related meanings, and development of shared experiential themes. Through this process, the study identified common patterns in participants' experiences of financial burden, delayed career progression, institutional injustice, emotional stress, and intentions to migrate to better-funded institutions. The phenomenological analysis enabled the researcher to move beyond simple description and interpret the deeper meanings attached to lecturer-financed qualification acquisition among academic staff in Federal Colleges of Agriculture.

Findings and Discussion

The findings of the study were derived from the in-depth, semi-structured interviews conducted with lecturers in Federal Colleges of Agriculture who had personally financed, or were in the process of personally financing postgraduate qualifications required for career advancement. The thematic phenomenological analysis of the interview data produced five major themes: self-financing as a survival strategy, financial sacrifice and coping mechanisms, delayed career progression, perceived institutional injustice, and migration intentions among lecturers.

Self-Financing as a Survival Strategy

A major theme that emerged from the interviews was that lecturer-financed qualification acquisition was experienced as a survival strategy rather than a voluntary career choice. Participants explained that higher qualifications were compulsory for promotion and long-term career growth, yet institutional support for acquiring such qualifications was either unavailable, inadequate, or delayed. As a result, many lecturers felt compelled to personally finance their postgraduate education in order to avoid career stagnation.

This finding shows that self-financing among lecturers in Federal Colleges of Agriculture is not simply an expression of personal ambition. Rather, it reflects a structural condition in which lecturers are required to meet promotion criteria without corresponding institutional or governmental support. This aligns with Human Capital Theory, which explains why individuals invest in education to improve their productivity and career prospects. However, in this context, the investment is made under pressure because failure to acquire higher qualifications may lead to delayed promotion, reduced professional relevance, and limited career mobility.

Financial Sacrifice and Coping Mechanisms

The interviews further revealed that lecturers experienced significant financial strain while pursuing self-funded postgraduate qualifications. Participants reported that they had to pay tuition fees, research expenses, transportation costs, accommodation costs, and other academic-related expenses from their personal income. For many lecturers, these expenses competed directly with family responsibilities, household needs, and other personal obligations.

Several coping mechanisms were identified during the interviews. Some lecturers relied on personal savings, while others obtained loans from cooperative societies, banks, friends, or family members. Some participants engaged in side economic activities to raise funds, while others prolonged their programs because they could not meet financial obligations on time. These coping strategies often created additional stress and affected their work-life balance.

This finding supports the argument that funding gaps transfer the cost of staff development from institutions to individual lecturers. While postgraduate qualification acquisition is beneficial to both the lecturer and the institution, the financial responsibility is disproportionately borne by the lecturer. The experience of participants therefore reflects a breakdown in the expected relationship between institutional career demands and institutional support structures.

Delayed Career Progression and Emotional Stress

Another important theme from the interviews was the connection between funding gaps and delayed career progression. Participants noted that promotion in Federal Colleges of Agriculture is strongly tied to the possession of higher academic qualifications. However, because many lecturers had to finance their studies personally, they often experienced delays in completing their programs. These delays, in turn, affected their promotion timelines and professional growth.

Participants described feelings of frustration, discouragement, and emotional stress arising from the gap between institutional expectations and available support. Some lecturers felt that they were being required to meet the same professional standards as colleagues in universities and polytechnics without enjoying the same level of access to staff development funding. This situation contributed to reduced morale and weakened institutional commitment.

The finding is consistent with Institutional Theory, which explains how formal rules and norms shape organizational behaviour. In this case, the institutional requirement for higher qualifications operates as a coercive pressure on lecturers. However, the absence of funding support creates an inequitable system in which career progression becomes dependent not only on merit and competence, but also on the lecturer's personal financial capacity.

Perceived Institutional Injustice and TETFund Exclusion

The exclusion of Federal Colleges of Agriculture from TETFund academic staff development interventions emerged as a strong concern among participants. Interview responses showed that lecturers perceived this exclusion as a form of institutional injustice. Participants compared their situation with that of lecturers in universities, polytechnics, and colleges of education who benefit from TETFund-supported postgraduate training and research development programs.

This perceived injustice reinforced a sense of marginalization among lecturers in Federal Colleges of Agriculture. Participants believed that their institutions perform important national functions in agricultural education, food security, and rural development, yet they are not given equal access to government-supported staff development opportunities. This finding demonstrates that the issue of self-financing is not merely personal or institutional, but also policy-related.

The phenomenological analysis revealed that lecturers attached deep emotional and professional meanings to TETFund exclusion. To many participants, exclusion from such interventions symbolized a lack of recognition of their role within Nigeria's tertiary education system. This perception has serious implications for motivation, institutional loyalty, and long-term retention.

Migration Intentions and Institutional Capacity

The interviews also revealed that many lecturers viewed self-financed postgraduate qualification acquisition as a pathway to mobility rather than long-term commitment to Federal Colleges of Agriculture. Some participants indicated that after obtaining higher qualifications, they would consider moving to universities, polytechnics, or other better-funded institutions where career progression and research opportunities are more favourable.

This finding has serious implications for institutional capacity. When lecturers finance their own qualifications and subsequently migrate to institutions with better support systems, Federal Colleges of Agriculture lose the human capital they indirectly helped to develop. This contributes to staff attrition, weakens departmental capacity, reduces research output, and may affect accreditation requirements.

The finding also highlights the paradox of lecturer-financed qualification acquisition. Although lecturers' postgraduate training improves their individual human capital, the absence of institutional support and retention incentives means that Federal Colleges of Agriculture may not fully benefit from this investment. This threatens the sustainability of agricultural education and undermines the ability of these colleges to fulfil their mandate.

The findings demonstrate that lecturer-financed qualification acquisition is a lived experience marked by financial burden, emotional stress, delayed promotion, institutional marginalization, and uncertain career commitment. The phenomenological analysis shows that lecturers interpret self-financing as both a personal investment and a forced response to systemic exclusion. Therefore, addressing the funding gap is essential not only for individual career progression, but also for the long-term sustainability of Federal Colleges of Agriculture in Nigeria.

Conclusion

The study concludes that lecturer-financed qualification acquisition in Nigerian Federal Colleges of Agriculture is a structurally induced response to persistent funding gaps, institutional exclusion, and limited access to formal staff development support. Evidence from the interviews conducted with lecturers shows that self-financing postgraduate education is experienced not merely as a voluntary investment in human capital, but as a compulsory survival strategy for avoiding career stagnation.

The phenomenological analysis revealed that lecturers attach significant meanings to their experiences of self-financing. These meanings include personal sacrifice, institutional neglect, delayed promotion, emotional stress, and uncertainty about continued commitment to their institutions. Although lecturers continue to invest in their own academic development in order to meet promotion requirements, the absence of adequate institutional and governmental support weakens morale, reduces institutional loyalty, and encourages migration to better-funded tertiary institutions.

The study further concludes that the exclusion of Federal Colleges of Agriculture from TETFund academic staff development interventions creates an inequitable career progression environment. Unless this funding gap is addressed, career advancement in these colleges will remain dependent on lecturers' personal financial capacity rather than merit, competence, or institutional need. This situation has serious implications for staff retention, institutional capacity, programme accreditation, and the sustainability of agricultural education in Nigeria.

Recommendations

The study recommends the formal inclusion of Federal Colleges of Agriculture in TETFund academic staff development programs to promote equity in career progression. Additionally, the establishment of dedicated staff development funds, interim institutional sponsorship schemes, and a review of promotion requirements to align with available support mechanisms are necessary to strengthen lecturer retention and institutional sustainability.

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