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# Implementation of the Tertiary Institutions Staff Support Fund (TISSF) in Nigeria: Achievements, Challenges and Strategies for Effective Service Delivery

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**Abstract:** The quality of tertiary education depends largely on the welfare, motivation, and productivity of academic and non-academic staff. In Nigeria, rising inflation, increasing living costs, inadequate access to affordable credit, and persistent financial pressures have negatively affected the welfare and job performance of many tertiary institution employees. To address these challenges, the Federal Government introduced the Tertiary Institutions Staff Support Fund (TISSF) to provide accessible and affordable financial support to eligible staff in public tertiary institutions. This paper examines the implementation of the TISSF in Nigeria with emphasis on its achievements, implementation challenges, and strategies for improving its effectiveness. The paper adopts a descriptive approach based on documentary evidence. The review indicates that the Fund has improved access to affordable loans, enhanced staff welfare, promoted human capital development, increased productivity, and supported the government's higher education reform agenda. However, inadequate funding, bureaucratic bottlenecks, poor awareness, weak monitoring and accountability, and loan repayment challenges continue to hinder its successful implementation. The paper concludes that the long-term success of the TISSF depends on sustainable funding, transparent administration, stakeholder collaboration, and effective monitoring systems. It recommends increased government investment, strengthened institutional support, continuous staff sensitization, digitalization of programme administration, and regular monitoring and evaluation to ensure that the Fund achieves its objectives and contributes to sustainable development in Nigeria's tertiary education sector.

**Keywords:** Tertiary Institutions Staff Support Fund, TISSF, Staff Welfare, Higher Education, Staff Loan Scheme, Tertiary Education

## INTRODUCTION

Tertiary education represents the highest level of formal education and plays a critical role in the production of skilled manpower, scientific knowledge, technological innovation, and national development. In Nigeria, tertiary institutions comprise universities, polytechnics, colleges of education, and other specialized institutions established to provide teaching, research, community service, and professional training. These institutions are expected to produce competent graduates, conduct quality research, and contribute to socioeconomic transformation.

The success of tertiary institutions depends significantly on the quality, commitment, and welfare of their academic and non-academic staff. Academic staff are responsible for teaching, research, supervision of students, curriculum development, and community engagement, while non-academic staff provide administrative, technical, financial, library, health, security, and other support services essential for the effective functioning of the institutions [1]. Consequently, the welfare of staff remains a critical determinant of institutional productivity and educational quality. Despite their strategic role, staff of Nigerian tertiary institutions continue to face numerous socioeconomic challenges. These include inadequate remuneration relative to rising living costs, inflation, limited access to affordable credit facilities, high housing costs, increasing educational expenses for dependants, healthcare challenges, and other financial obligations. Many employees resort to commercial loans with high interest rates, thereby increasing their financial burden and reducing their disposable income. Financial stress has been associated with reduced job satisfaction, lower productivity, absenteeism, and diminished commitment to institutional responsibilities [2].

Recognizing these challenges, the Federal Government introduced the Tertiary Institutions Staff Support Fund (TISSF) to improve the welfare of eligible staff through the provision of accessible and affordable loan facilities. The programme is intended to reduce financial hardship, promote staff wellbeing, enhance productivity, and strengthen the capacity of tertiary institutions to achieve their statutory mandates. By providing low-interest loans under favourable conditions, the Fund seeks to support staff in meeting legitimate personal and professional financial needs without exposing them to exploitative lending practices. Although the introduction of the TISSF represents an important policy initiative, its success depends largely on effective implementation [3]. Factors such as adequate funding, efficient administration, transparency, awareness creation, accountability, and timely loan disbursement determine whether the objectives of the programme are achieved. Evaluating the implementation of the TISSF is therefore necessary to identify its achievements, assess existing implementation constraints, and propose measures for strengthening the programme. Such an assessment provides evidence that can guide policymakers, institutional managers, and relevant stakeholders in improving staff welfare and ensuring the sustainability of the Fund as a strategic intervention for the development of Nigeria's tertiary education system [4].

## MATERIALS AND METHODS

Tertiary education is defined by National policy on Education as the education given after Post Basic Education in institutions such as Universities and Inter-University Centres such as the Nigeria French Language Village, Nigeria Arabic Language Village, National Institute of Nigerian Languages, institutions such as Innovation Enterprise Institutions (IEIs), and Colleges of Education, Monotechnics, Polytechnics, and other specialized institutions such as Colleges of Agriculture, Schools of Health and Technology and the National Teachers' Institutes (NTI). According to Edinoh and Wali-Essien, tertiary education is a social agent of progress and development in the society and aids technological advancement. It is designed to help in the development of nations by providing the high as well as the middle level manpower needed for the social, economic and political advancement through the programme of teaching, learning, research and community services.

Tertiary education, also known as higher education, refers to educational programs offered by universities, colleges, and other institutions beyond secondary education. It encompasses undergraduate and postgraduate studies, providing students with advanced knowledge, skills, and qualifications in their chosen field of study. Tertiary education, also called post-secondary education, is any level of education pursued beyond high school, including undergraduate and graduate credentials. Campbell and Rozsnyai further assert that tertiary education represents a formal, non-mandatory educational phase that succeeds secondary education. They conclude that tertiary educational institutions are distinctly differentiated from educational structures at primary and secondary levels. Ogunode (2026c) defined Tertiary education as the level of education that students pursue after completing secondary school. It takes place in institutions such as universities, polytechnics, colleges of education, and other specialized institutions that provide advanced knowledge and professional training. At this stage, education moves beyond basic learning and focuses on developing deeper understanding, specialized skills, and critical thinking that prepare individuals for professional careers and leadership roles in society. Tertiary education plays a very important role in personal and national development. For individuals, it provides opportunities to acquire knowledge, develop talents, and build competencies that can improve their quality of life. Students in tertiary institutions are exposed to new ideas, research activities, innovation, and diverse cultures, which help them grow intellectually and socially. It also helps them become more confident, independent, and capable of solving real-life problems.

Tertiary institutions staff support fund (TISSF) is a Federal Government of Nigeria welfare intervention programme established to provide interest-free financial assistance to eligible academic and non-academic staff of public tertiary institutions, with the aim of improving their socioeconomic wellbeing, supporting professional development, promoting entrepreneurship, and enhancing productivity in the higher education sector. The Tertiary Institutions Staff Support Fund (TISSF) can be defined as a government-backed employee support scheme designed to improve the welfare and financial stability of staff in public tertiary institutions through the provision of accessible, interest-free loans for personal, educational, housing, healthcare, transportation, and income-generating purposes.

The Federal Government's tertiary institution staff loan programme is administered through the Tertiary Institutions Staff Support Fund (TISSF), an initiative of the Federal Ministry of Education in partnership with the Tertiary Education Trust Fund (TETFund). The programme is administered by the Bank of Industry (BOI). It provides interest-free loans of up to ₦10 million to eligible academic and non-academic staff of public tertiary institutions. The Tertiary Institutions Staff Support Fund (TISSF) is a welfare and empowerment programme established by the Federal Government of Nigeria through the Federal Ministry of Education in collaboration with the Tertiary Education Trust Fund (TETFund) and implemented in partnership with the Bank of Industry (BOI). The scheme was introduced as part of the Federal Government's broader education reform agenda aimed at improving the welfare, productivity, and professional development of academic and non-academic staff in Nigerian tertiary institutions. According to the Federal Ministry of Education, the programme provides interest-free loans of up to ₦10 million repayable over a period of five years, with a twelve-month moratorium period before repayment commences.

The goals of the tertiary institutions staff support fund (TISSF) according to Ogunode (2026b) include;

1. To improve the welfare of tertiary institution staff by providing affordable, interest-free loans that enable academic and non-academic employees to meet essential financial needs and improve their quality of life.
2. To promote professional and career development by supporting staff in financing higher education, professional certifications, research activities, and skills acquisition necessary for career advancement.
3. To enhance staff productivity and institutional performance by reducing financial stress, increasing employee motivation, and enabling staff to concentrate on teaching, research, innovation, and community service.
4. To encourage entrepreneurship and economic empowerment by providing financial support for agriculture, small-scale businesses, and other income-generating ventures that improve the economic resilience of tertiary institution employees.
5. To strengthen financial inclusion and sustainable access to credit by providing a transparent and interest-free loan mechanism that reduces dependence on high-interest commercial loans and informal lenders while promoting responsible financial management.

The official structure of the programme is organised as follows according to (Ogunode 2026b):

1. Policy oversight: Federal Ministry of Education.
2. Funding partner: Tertiary Education Trust Fund (TETFund).
3. Programme administrator: Bank of Industry (BOI), responsible for processing, disbursing, and managing the loans.
4. Eligible beneficiaries: Confirmed full-time academic and non-academic staff of

eligible public tertiary institutions with at least five years remaining before retirement and membership of the relevant staff associations.
5. Loan amount: Up to ₦10 million, subject to a maximum of one-third of the applicant's gross annual salary.
6. Interest rate: 0% (interest-free).
7. Repayment period: Up to five years, with monthly deductions through the institution's bursary/payroll system.
8. Approved areas of utilisation: Medical care, housing and accommodation, transportation, academic advancement, family support, agriculture, and small and medium-scale enterprises (SMEs).

## RESULTS AND DISCUSSION

The Tertiary Institutions Staff Support Fund (TISSF) has expanded access to low-interest loans for academic and non-academic staff in public tertiary institutions. Before the programme, many staff relied on commercial bank loans with high interest rates. The Fund has introduced a more affordable financing option, thereby improving staff members' ability to meet personal, educational, housing, and family financial obligations.

A major achievement of the Fund is the improvement of staff welfare. Access to concessional loans has reduced financial pressure on employees, enabling them to manage emergencies, invest in personal development, and improve their standard of living. Better financial stability also contributes to improved morale and greater commitment to institutional responsibilities. The Minister of Education, Dr. Maruf Tunji Alausa, announced that the Federal Government completed the 2025/2026 TISSF cycle by disbursing more than ₦13 billion in interest-free loans to 7,450 academic and non-academic staff across 153 public tertiary institutions. The Minister stated that the programme has significantly improved staff welfare and financial wellbeing [5].

The Fund encourages staff to invest in education, professional certification, research activities, and skills acquisition. By supporting career advancement and lifelong learning, the programme contributes to the development of a more competent and productive workforce within Nigerian tertiary institutions. During the official launch, the Minister explained that eligible academic and non-academic staff could access interest-free loans of up to ₦10 million for housing, healthcare, transportation, education, and small business development. He described the initiative as a major investment in Nigeria's knowledge economy and human capital development.

Financial security enables employees to focus more effectively on teaching, research, administration, and community service. Reduced financial stress is associated with improved job satisfaction, higher productivity, lower absenteeism, and stronger institutional performance. The programme contributes indirectly to the quality of higher education delivery. Government officials reported that the programme moved successfully from policy formulation to implementation, with over 9,000 staff receiving loan disbursements during the first phase from 219 federal and state tertiary institutions [6], [7]. According to the Minister, this demonstrates the government's commitment to improving staff welfare and institutional productivity.

The establishment of the TISSF demonstrates the Federal Government's commitment to improving the welfare of tertiary institution personnel. By strengthening staff support systems, the programme complements ongoing reforms aimed at enhancing the quality, competitiveness, and sustainability of Nigeria's higher education sector. It also promotes a more motivated workforce capable of driving innovation, research, and national development [8], [9]. Government officials consistently stated that the TISSF is intended to improve staff welfare, increase morale, enhance productivity, support professional development, and strengthen Nigeria's tertiary education system. The Minister emphasized that the Fund is "not merely about disbursement" but about restoring dignity to tertiary institution staff and improving institutional performance.

Inadequate funding is one of the most significant challenges confronting the implementation of the Tertiary Institutions Staff Support Fund (TISSF) in Nigeria. The effectiveness of any staff loan programme depends largely on the availability of sufficient financial resources to meet the needs of eligible beneficiaries [10], [11]. Where government budgetary allocations are inadequate or disbursements are delayed, the Fund may be unable to satisfy the increasing demand for loans from academic and non-academic staff. This situation can result in long waiting periods, partial loan disbursement, or outright denial of applications. Inadequate funding also limits the expansion and sustainability of the programme, reducing its overall impact on staff welfare and institutional productivity [12].

The implementation of the TISSF may be hindered by excessive administrative procedures and bureaucratic delays. Applicants may be required to complete numerous forms, obtain multiple approvals, and submit extensive documentation before their applications are processed. Such cumbersome procedures prolong loan approval and disbursement, discouraging many eligible staff from participating in the programme. Delays may also affect staff who require urgent financial assistance for medical emergencies, housing, children's education, or other essential needs. Streamlining administrative processes through digital platforms and clear operational guidelines would improve the efficiency of the programme [13].

Many eligible staff members in Nigerian tertiary institutions may not have adequate knowledge of the existence, objectives, eligibility requirements, benefits, and application procedures of the TISSF. This information gap limits participation and prevents the programme from achieving its intended objectives. In some institutions, inadequate sensitization by management and implementing agencies means that many staff remain unaware of available opportunities. Without effective awareness campaigns, workshops, and institutional communication strategies, the Fund may experience low patronage despite its potential benefits [14].

Weak monitoring and accountability mechanisms constitute another major implementation challenge. Effective monitoring is essential to ensure that loans are granted transparently, utilized appropriately, and repaid according to agreed conditions. Where monitoring systems are weak, there is a higher risk of favouritism, corruption, diversion of funds, inaccurate record-keeping, and poor loan recovery. Inadequate accountability also reduces stakeholders' confidence in the programme and may discourage future government investment. Establishing robust monitoring frameworks, regular audits, and digital tracking systems can strengthen transparency and enhance programme effectiveness [15].

The sustainability of the TISSF depends largely on effective loan repayment by beneficiaries. However, repayment may be affected by salary delays, retirement, resignation, transfer of employment, death, or financial hardship experienced by staff. High default rates reduce the revolving nature of the Fund and limit the availability of resources for new applicants. Weak enforcement of repayment agreements and inadequate coordination between institutions and the implementing agency may further worsen the problem. Developing effective repayment mechanisms, including payroll deductions and comprehensive guarantor systems, would improve loan recovery and ensure the long-term sustainability of the programme.

## CONCLUSION

The Tertiary Institutions Staff Support Fund is a significant intervention aimed at improving the welfare of academic and non-academic staff in Nigerian public tertiary institutions. The programme has the potential to reduce financial hardship, improve staff motivation, promote professional development, and enhance institutional effectiveness. Nevertheless, its implementation continues to face challenges, including inadequate funding, bureaucratic delays, poor awareness, weak monitoring mechanisms, and loan repayment difficulties. Based on the findings, the study recommends the following: The Federal Government should provide adequate and sustainable funding to ensure timely loan disbursement and wider coverage of eligible beneficiaries. The implementing agency should simplify application and approval procedures through digital platforms to reduce bureaucracy.

Regular awareness campaigns should be conducted to educate staff on the objectives, eligibility requirements, and benefits of the Fund. Strong monitoring, evaluation, and accountability mechanisms should be established to promote transparency, prevent fund diversion, and improve loan recovery. Tertiary institution management should collaborate with the implementing agency to facilitate payroll-based loan repayment and ensure the long-term sustainability of the programme.

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