

## **Adequate Funding as Panacea for Students' Loan Programme Implementation and Sustainability in Nigeria**

**Niyi Jacob Ogunode**

*Faculty of Education, University of Abuja, Nigeria*

**Tope Gloria Olatunde-Aiyedun (PhD)**

*Department of Science Education, Confluence University of Science and Technology,  
Osara, Kogi State*

**Evans Oluwagbamila Ayeni, Ph.D**

*Department of Political Science, Federal University Wukari, Nigeria*

**Kingsley Edinoh, Ph.D**

*Test Development Department, National Examinations Council (NECO) Headquarters,  
Minna, Niger State, Nigeria*

**Abstract.** *This paper examines the significance of adequate funding as a panacea for Nigeria's student loan programme for tertiary education students. As a position paper, it relies on secondary data collected from print and online publications. The paper argues that adequate funding is critical to the effective implementation and sustainability of the student loan programme in Nigerian tertiary institutions. It emphasizes that a well-funded programme would ensure the achievement of its objectives, including equitable access to education for students from low-income backgrounds, efficient loan disbursement processes, and improved administrative capacities. Furthermore, adequate funding would facilitate the recruitment of qualified staff, effective training for loan administrators, and the acquisition of necessary technological tools to enhance service delivery. The discussion highlights that without sufficient financial backing, the programme risks encountering operational bottlenecks, such as delays in loan disbursements, poor loan recovery rates, and diminished trust in its long-term viability. By examining global best practices, the paper underscores that creating special funding sources, such as education bonds or partnerships with financial institutions, could significantly strengthen the programme's foundation. Additionally, fostering accountability and transparency in fund allocation and utilization is identified as a critical factor for success. The paper concludes that funding plays a pivotal role in determining the overall success of the student loan programme and its ability to transform tertiary education in Nigeria. The study recommends among other things that the Federal Government of Nigeria should prioritize and allocate sufficient funds to the student loan programme to ensure that financial constraints do not hinder its operations and effectiveness.*

**Key words:** *Adequate funding, Implementation, Sustainability, Student loan programme.*

## Introduction

Student loan programme plays a critical role in facilitating access to higher education worldwide. Tertiary institutions student loan scheme is a global program with objectives of increasing access to tertiary education. The student loans are common forms of financial aid that help students cover the costs of their education (Foluke, et'al 2024). However, these programmes face significant challenges, particularly in funding and repayment mechanisms, which differ markedly between developed and developing countries. In many developed nations, student loan schemes have achieved relative success due to robust budgetary allocations and effective administration. Conversely, there is doubt if the same can be said in developing countries.

For instance, Ghana's student loan system faces considerable hurdles, with low budgetary allocation and repayment issues being the most prominent. The Students Loan Trust Fund (SLTF), established to provide subsidized loans to tertiary students in accredited institutions, has struggled to meet demand. In the 2023 academic year, the SLTF faced an acute funding shortfall, unable to disburse approximately GHS50 million (US\$4 million) to qualified applicants due to budgetary constraints (B & FT Online, 2024). These challenges significantly impede the program's effectiveness and the broader goal of ensuring equitable access to tertiary education.

In Kenya, a comparable crisis looms as government funding cuts threaten the Higher Education Loans Board (HELB), the primary agency for disbursing state-backed student loans. In 2023, the government reduced HELB's allocation from US\$223 million to US\$198.3 million, reflecting a broader reduction in the Ministry of Education's budget from US\$826.7 million to US\$744 million. It has been noted that funding for universities dropped from US\$646.7 million to US\$582 million (Nganga, 2024). These cuts form part of austerity measures aimed at fiscal stability projected to leave over 150,000 students without loans, raising serious concerns about the future of Kenya's educational system and its potential impact on national economic development. Stakeholders and policymakers are now exploring solutions to address these funding gaps (Nganga, 2024).

Cutting down on the budgetary allocation to the student loan scheme in South Africa and the challenges of low repayment rates has affected the student loan programme in South Africa (Sunday, 2022). One of the factors responsible for the suspension of the student loan programme in Nigeria in 1976 was inadequate funding of the programme and other factors like corruption, mismanagement and low repayment rate. Funding has been agreed as critical to the success of the student loan programme globally. Corruption is so prevalent that the ruling elites employ laws and politics to rule to their advantage at the detriment of the citizens (Godwin, Ayeni, & Peter, 2021).

In Nigeria, efforts to support students through loans date back to the 1970s when the Federal Military Government enacted the Nigerian Students' Loans Board Decree. This initiative aimed to provide students with repayable loans, with repayment expected 20 years post-graduation. However, the program collapsed due to widespread indebtedness and corruption (Ogwo, 2024). Corruption poses a challenge to the well-being and sustainable peace of Nigerians (Ayeni & Sani, 2021). Corruption denies people access to access loans to further their studies, a development that poses a threat to the sustainable peace of the society. This corruption is almost a way of life for people (Ayeni, Tusayi, Joseph & Obatayo, 2018). Corruption in Nigeria has since been a source of worry and concern as it affects the national economy (Amaechi, Ayeni, & Madu, 2019). This failure underscores the persistent problem of the culture of corruption in the country.

Research has shown that some of the challenges of student loans in Africa, especially in Nigeria include inadequate resources, unemployment among loan beneficiaries, and corruption on the part of the administrators, among others (Ogwo, 2024). Most times student loan schemes in Africa, especially Nigeria operate with lean budgets that cannot cover their operational costs and absorb the rising cost of higher education and expanded enrolments in many universities. According to the 2024 appropriation bill, a sum of N50 billion was apportioned for the loan policy (Ogwo, 2024). It is based on this that this paper discusses the importance of adequate funding as a panacea for the students' loan programme implementation and sustainability in Nigeria's tertiary institutions.

## **Purpose of the Study**

The purpose of this study is to discuss the importance of adequate funding as a panacea for the student loan programme implementation and sustainability in Nigeria's tertiary institutions.

## **Conceptual Clarification of Concepts**

### ***Concept of Student Loan Programme***

The student loan programme is designed to help students participate in financing their higher education by accessing a free interest loan and repaying after graduation. Student loan schemes have been defined differently by different scholars. For instance, the Student loan scheme according to Ogunode, Ukozor and Ayoko, (2023a) is an organized system that makes it possible for tertiary institutions to finance their education through loan facilities that will be repaid after graduation in Nigeria. Students' loan is a financial facility that higher institutions access to finance their education and after completion repay the loans to the financial institutions. Also, Ogunode, Dahiru, and Jogbojogbo (2023) define student loans as financial service facilities that students in tertiary institutions can access to sponsor their education and after completion pay back the facilities. Students' loan scheme is a special loan designed for students especially those in tertiary education to finance their education and repay the loans after graduation. The student loan scheme comes in different models. Some student loan schemes have free interest rates while others are with interest rates.

In the Nigerian context, the introduction of student loans offers substantial long-term benefits, particularly through manageable repayment terms, which permit students to focus on completing their education before repayments begin. The impact of student loan schemes includes increasing higher education enrollment by removing financial barriers, contributing to the development of a skilled workforce essential for national growth, and providing opportunities for individuals from less privileged backgrounds to access and benefit from higher education opportunities. Additionally, these schemes foster economic development by creating a well-educated, responsible citizenry, improving living standards, and encouraging positive social behaviours, contributing to holistic national progress (Oshone, 2023). The decision to imbibe a developmental-oriented initiative or not to imbibe it depends on whether the ruling elite wants to enhance national development or retards national development (Asaju & Ayeni, 2020).

### ***Concept of Implementation***

In the context of the Nigerian Student Loan Program, implementation refers to the process of executing and operationalizing the designed plans for the loan system. It involves translating policy frameworks and strategies into actionable activities that are carried out on the ground. Effective implementation requires a clear structure, allocation of resources, staff involvement, and adherence to timelines. It encompasses the operational aspects of setting up the loan program, managing its activities, and ensuring that the desired outcomes—such as equitable access to higher education—are realized in practice. The success of this initiative hinges on the execution of its components, including the provision of loans, administration, and monitoring processes.

### ***Concept of Student Loan Program Sustainability***

Sustainability in the context of the Nigerian Student Loan Program refers to the ability to manage the programme effectively over the long term, ensuring that it continues to meet its goals both now and in the future. This involves balancing the immediate needs of students while simultaneously planning for the future by securing adequate resources and maintaining the programme's financial health. Sustainability is achieved through the efficient use of available resources, ensuring that the programme remains viable over time, continues to serve its target audience, and adapts to changing needs and circumstances. The long-term success of the student loan program depends on its ability to evolve, remain financially stable, and fulfil its objectives without compromising future generations' ability to access higher education.

### ***Concept of Adequate Funding***

Adequate funding connotes sufficient funds availability for the implementation of educational programmes. Adequate funding refers to the provision of budgetary allocation that is enough to develop educational institutions. Adequate funding is any level of funds capable of meeting the needs of the institutions in terms of the implementation of the programme (Onorge, 2023; Owobamigbe, Ohunene, & Ogunode 2021). Funding for education remains one of the important resources that are needed to manage the school system. All levels of education; primary, secondary and tertiary require a sufficient level of funding to improve the standard of education provided in the country. When funding is not provided in the right quantity and at the right time, it affects the education sector in so many ways (Nwafor, Uchendu, & Akani, 2015).

Adequate funding is critical for the development of any public institution. Adequate funding is the key to the achievement of the institution's goals. Adequate funding is the life wire of any organization. No meaningful impact institutions can attain without adequate funding (Ogunode, Ukozor, and Ayoko, 2023b; Ayuba, 2015). Adequate fund refers to sufficient funds available for the execution of a project or programme. Adequate funding is the provision of enough money for the implementation of programmes. Adequate funding is the financial allocation above a minimum benchmark for the implementation of a programme. Projects or programmes are adequately funded when financial provision for the projects or programme is above the budget or equal to the planned budget. Adequate Funding is the act or process of continuously providing sufficient capital for the implementation of the project or programme (Ogunode, & Mohammed, 2023).

### **Theoretical Framework**

This paper is anchored on role theory. The role theory was proposed by Robert Merton in 1957. A social role refers to the behaviours and responsibilities expected of individuals in society. Role theory is the theory that an individual's behaviour is the performance of roles that are organized into categories defined by society. Individuals aim to meet these roles, which encompass certain expectations, responsibilities, and behaviours. It is supposed to be the role of the government to fund student loan programmes to ensure effective implementation and sustainability of the programme. A social role refers to the behaviours and responsibilities expected of individuals in society. In terms of gender, social roles prescribe certain behaviours to men and women. These roles are known as gender roles. Women's gender roles, or social roles for women, include mother, caretaker, and helper. Men's gender roles or social roles for men include breadwinner, protector, and leader.

Role theory is the theory that an individual's behaviour is the performance of roles that are organized into categories defined by society. Individuals who are actors of governance aim to meet these roles, which encompass certain responsibilities (S.M 2022). The implication of this theory in this paper is that the government has a specific role to play in ensuring the provision of adequate funds for the implementation of the student loan programme in Nigeria's tertiary institutions. Adequate budgetary allocation to the programme will ensure optimal implementation and sustainability of the programme in Nigeria.

### **Methodology**

The paper titled "Adequate Funding as Panacea to Students' Loan Programme Implementation and Sustainability in Nigeria" is a position paper based on secondary data. The secondary data were collected from a wide range of sources, including both print and online publications, to ensure the inclusion of diverse perspectives on the topic. To systematically organize and analyze the collected literature, content analysis was employed as the methodological approach. Content analysis enabled the identification of key themes, patterns, and trends within the selected publications, ensuring a comprehensive understanding of the subject matter. This method also facilitated the evaluation of the effectiveness of funding in the implementation and sustainability of the Nigerian student loan program. Through this process, relevant studies and reports were scrutinized, allowing for the synthesis of findings that directly informed the conclusions and recommendations of the paper.



## **Results and Discussion**

### **Adequate Funding and Students' Loan Programme Implementation and Sustainability**

Adequate funding of the student loan programme in Nigerian tertiary institutions will guarantee the realization of the objectives of the programme, effective implementation and sustainability of the student loan programme, adequate staffing and effective staff training which will guarantee effective service delivery.

#### ***Realization of the objectives of the Student Loan programme***

The realization of education programmes like the student loan programme depends on adequate budgetary allocation annually. Students' loan programme implementation is a very capital-intensive project globally. The student loan programme demands a lot of financial committees before it can be implemented. So, adequate budgetary allocation into the programme will guarantee the realization of the objective of the student loan programme in Nigeria. Sunday, (2022) noted that the adequate funding of the students loan programme in Nigeria will help to implement the programme and ensure the goals of the programme are attained. Musa, (2021) the effective implementation of education programmes in developing countries and developed countries has been linked to constant financing and effective monitoring. Ohaeri, Olayinka and Ogunode (2023), and Abubakar (2015) established that adequate funding of educational programmes and policies leads to the achievement of its objectives under effective supervision. Adequate funding is vital to the actualization of education programmes (Kayode, 2018; Ogunode, Hauwa, & Muhammad, 2023). It should be noted that one of the salient objectives of student loans is to solve the challenge of low levels of access to education that has resulted in the absence of popular participation and involvement in the decision-making of government (Ayeni, 2017a). The above gesture is to reduce social vices in society. Since, it has been noted that when a structure is not performing its function optimally; vices often appear (Joseph, Cinjel & Ayeni, 2017). According to Ng'ang'a (2016), the primary objective of student loan schemes is to support disadvantaged students, thereby enhancing access to tertiary education. By providing financial assistance, these schemes enable individuals from minority and underserved sections of society to acquire higher education. This contributes significantly to promoting equity and inclusivity. Furthermore, these loans allow students to pursue diverse fields of study, alleviating the skilled labour shortages that hinder national development.

#### ***Effective implementation and sustainability of students' loan programme***

The implementation of a student loan programme demands sufficient funds to enhance smooth execution. Students' loan programme implementation required a lot of human and material resources and other consultancy services. A large sum of funds is needed to carry out activities and procure facilities that will lead to the actualization of the programme objectives. Providing adequate funds for the implementation of the student loan programme is the key to effective implementation of the programme. On the other hand, the sustainability of the student loan programme depends on the short and long-term financial plans for the implementation of the programme. The sustainability of the student loan programme required political will and constant provision of funds to ensure all resources are on the ground for the continuous implementation of the programme. Studies have shown that public institutions exceed their mandate when they are adequately funded by the government (Baba, 2017). There is a significant relationship between adequate funding and effective implementation of educational programmes in Nigeria (Ogunode, Olowonefa, & Suleiman, 2023). The essence of adequate funding is to create more access to education so that the ability to empower people to provide for their basic needs can be enhanced (Ayeni, Sani, Idris, & Uzoigwe, 2019). This sustainability of the student loan programme has the propensity to enhance peacebuilding in human society, as people are allowed to participate in the discussion on a decision that affects them (Ayeni, Sani, & Uzoigwe, 2019). It can be argued that having an educated population enhances participatory democracy which enhances the political culture of the people for all-round development.

### ***Adequate staffing***

Adequate staffing is essential for the effective implementation and sustainability of Nigeria's student loan programme. Sufficient funding ensures the recruitment of qualified professionals and experts to manage the agency's offices and branches across the country. This makes funds serve as the lifeblood of every human society (Ayeni, 2017). A well-funded programme enables administrators to attract competent personnel who can contribute to the success of its operations. Moreover, an adequate budget allocation provides financial resources for staff motivation, including competitive salaries, professional development opportunities, and other incentives. Motivated staff are more likely to deliver high-quality services, directly enhancing the programme's overall performance and efficiency. Additionally, the presence of an adequate number of trained personnel supports effective service delivery to tertiary institutions and their students, addressing issues such as timely loan disbursement, efficient loan recovery, and responsive customer support. These factors collectively ensure the smooth functioning of the programme, fostering trust and credibility among stakeholders (Baba, 2017; Ogunode, Olaoye, & Yakubu, 2023; Olatunde-Aiyedun & Ogunode, 2021).

### ***Effective staff training***

Effective staff training is a cornerstone of the successful implementation and sustainability of Nigeria's student loan programme. This effective staff training is hinged on the quality of leaders. Thus, the quality of leadership is the cornerstone of development in every country of the world (Ayeni, 2018). Adequate funding ensures the provision of robust training opportunities that enhance the knowledge, skills, and capacity of staff, enabling them to deliver high-quality services to tertiary institutions and students (Yakubu, 2017; Ogunode, Kasimu, & Sambo, 2023). Staff training programs are vital for addressing emerging challenges and equipping personnel with the tools to manage the complexities associated with the loan programme effectively. However, funding is a critical determinant of the success of such programs. Without adequate financial resources, the implementation of comprehensive training initiatives may be compromised. When institutions receive sufficient funding, all staff members can access tailored training programs that align with their roles and responsibilities. These programs not only improve their technical competencies but also foster a sense of commitment and dedication to their work. Constant access to professional development opportunities creates a motivated workforce, which is essential for maintaining the efficiency and reliability of the loan programme. There is a well-documented correlation between funding levels and the successful execution of staff training programs in organizations (Ogunode & Jegede, 2020; Ogunode, Edinoh, & Olatunde-Aiyedun, 2023).

Moreover, increased budgetary allocations enable institutions to implement capacity-building programs that address both immediate and long-term organizational goals (Ojo, 2015). Such programs include workshops, seminars, on-the-job training, and advanced certifications. Effective execution of these initiatives requires substantial financial investment, as they often involve external experts, modern training tools, and logistical support. Recommendations from studies emphasize the need for government intervention in increasing funding allocations to educational institutions to support capacity-building efforts for staff (Ogunode, Azarema, & Ukozor, 2024; Abubakar, 2015). Therefore, prioritizing funding for staff training not only strengthens the operational framework of the student loan programme but also contributes to its sustainability and long-term success. This is to address the absence of an educated population which is one of the missing links why developing countries like Nigeria find it difficult to achieve economic development (Ayeni, Abdullahi, & Andeshi, 2021). Effective staff training is germane for overall national development.

### **Conclusion**

This paper has been able to examine the role of adequate funding as a panacea for the successful implementation and sustainability of Nigeria's student loan programme for tertiary education.

The Nigerian Student Loan Program was introduced to mitigate financial barriers to tertiary education by offering interest-free loans to students in selected institutions. The initiative, which has already been launched in certain tertiary institutions, aims to provide a platform for students from disadvantaged backgrounds to access higher education. This program is viewed as a crucial step

toward enhancing equity in education, fostering human capital development, and contributing to Nigeria's socio-economic development objectives. By offering financial support, the programme not only broadens access to higher education but also aligns with national goals of improving the country's educational system, reducing inequalities, and nurturing skilled professionals who will contribute to the nation's growth.

The study emphasized that robust funding is essential for achieving the programmer's objectives, ensuring its long-term viability, and fostering the recruitment and training of competent staff. Adequate financial support is also noted to enhance service delivery and enable the programme to meet its goals of broadening access to higher education and alleviating financial barriers for students.

## Recommendations

To address the challenges identified, the following recommendations are proposed:

**Increased Funding Commitment:** The Federal Government of Nigeria should prioritize and allocate sufficient funds to the student loan programme, ensuring that financial constraints do not hinder its operations and effectiveness.

**Creation of Special Funding Sources:** The Federal Government of Nigeria should look beyond traditional budgetary allocations to establish dedicated funding mechanisms, such as education taxes, endowments, or partnerships with private sector stakeholders, to sustain the programme.

**Transparent Financial Management:** the Federal Government of Nigeria should Establish mechanisms for accountability and transparency in fund allocation and utilization will build public trust and ensure the programme's resources are used efficiently.

**Capacity Building for Staff:** The Federal Government of Nigeria should ensure that regular training and development programs are funded to enhance staff capabilities, ensuring efficient programme implementation and service delivery.

**Periodic Review and Assessment:** The Federal Government of Nigeria should ensure continuous evaluation of the programme's funding needs and operational challenges to allow for timely interventions and adjustments to improve its performance. The suggested solution will ultimately contribute to the growth of the nation's tertiary education system and improve access to higher education for all.

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