Student Loan Policy and Access to Tertiary Education in Niger State: Implementation Challenges

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ABSTRACT

This study examined student loan policy implementation and its implications for access to tertiary education in Niger State, Nigeria. The study specifically assessed students' awareness of the Nigeria Education Loan Fund (NELFUND), examined the extent to which the policy had widened access to tertiary education, identified challenges affecting its implementation, and proposed measures for improving the policy. The study adopted a descriptive survey research design. The population comprised students enrolled in selected NELFUND-eligible public tertiary institutions in Niger State, from which a sample was selected using simple random sampling. Data were collected through a structured questionnaire and analysed using frequencies, percentages, mean and standard deviation. The study was anchored on Human Capital Theory, which explains education as an investment that enhances individuals' capabilities and contributes to socioeconomic development. Findings revealed that students had a relatively high level of awareness of NELFUND and perceived the scheme as contributing to improved access to tertiary education, particularly by reducing financial barriers. However, delays in loan processing and disbursement, technical difficulties, inadequate information, documentation requirements and limited institutional guidance constrained effective implementation. The study recommended prompt loan disbursement, improved institutional sensitisation, simplified application procedures, a more reliable application portal, and strengthened monitoring and evaluation to enhance the effectiveness of NELFUND in Niger State.

KEYWORDS

Student Loan Policy, Tertiary Education, Access, Implementation, Niger State, NELFUND

I. INTRODUCTION

Access to tertiary education is widely regarded as a critical pathway to human capital development, social mobility, and national economic growth. In Nigeria, however, the pursuit of higher education has long been constrained by rising tuition costs, feeding and accommodation expenses, and other financial obligations that place tertiary education beyond the reach of many otherwise qualified candidates, particularly those from low-income households. Government intervention in student financing in Nigeria dates back to the Nigerian Students' Loan Board established in the 1970s, though earlier schemes were hampered by weak recovery mechanisms and limited coverage.

More recently, the Federal Government introduced the Student Loans (Access to Higher Education) Act, 2023, which was subsequently repealed and re-enacted as the Student Loans (Access to Higher Education) (Repeal and Re-enactment) Act, 2024, giving rise to the Nigerian Education Loan Fund (NELFUND) (Federal Republic of Nigeria, 2024). NELFUND was established as a body corporate mandated to provide interest-free loans covering tuition and upkeep costs to qualified Nigerian students in public tertiary institutions, with repayment tied to income and commencing two years after completion of the National Youth Service Corps (NELFUND, 2024). Since its take-off in May 2024, the scheme has recorded substantial nationwide disbursement, with figures reported in the hundreds of billions of naira to over a million beneficiaries across the country's six geopolitical zones.

Niger State, located in the North Central geopolitical zone, hosts several public tertiary institutions that fall within NELFUND's coverage, including the Federal University of Technology, Minna; Ibrahim Badamasi Babangida University, Lapai; the Federal College of Education, Kontagora; and Abdulkadir Kure University, Minna, among others. Given the state's largely semi-urban and rural demographic spread, the manner in which the student loan policy is implemented on the ground has particular significance for whether the policy's promise of expanded access is realised for students in the state. This study therefore examines student loan policy implementation and its relationship with access to tertiary education in Niger State, with attention to the specific challenges that shape how effectively the policy translates into practice at the state level.

A. Statement of the Problem

The introduction of NELFUND has been widely presented as a transformative intervention capable of removing financial barriers that have historically excluded qualified students from tertiary education. At the national level, however, commentary on the scheme's implementation has identified recurring operational difficulties, including delays in the disbursement of upkeep allowances, verification and documentation bottlenecks, and gaps in institutional on boarding that leave some eligible students unable to benefit promptly from the scheme.

These general implementation challenges may be experienced differently across Nigeria's diverse states. In Niger State, a largely semi-urban and rural state with pockets of limited digital infrastructure and network connectivity, factors such as low awareness in outlying local government areas, difficulty completing the online verification process, and the capacity of institutions to promptly upload and process student data could plausibly compound the general challenges observed nationally. However, there is limited state-specific empirical evidence on precisely how these implementation dynamics play out among students in Niger State's tertiary institutions, and on the extent to which the policy has, in practice, widened access to tertiary education for the state's students. It is this gap that the present study seeks to address.

B. Objectives of the Study

The broad objective of this study is to examine student loan policy implementation and its implications for access to tertiary education in Niger State. The specific objectives are to:

- determine the level of awareness of the student loan policy (NELFUND) among students in tertiary institutions in Niger State;
- Assess the extent to which the student loan policy has widened access to tertiary education among students in Niger State;
- Examine the challenges affecting the implementation of the student loan policy in tertiary institutions in Niger State; and
- Proffer recommendations for improving the implementation of the student loan policy in Niger State

C. Research Questions

- What is the level of awareness of the student loan policy (NELFUND) among students in tertiary institutions in Niger State?
- To what extent has the student loan policy widened access to tertiary education among students in Niger State?
- What are the challenges affecting the implementation of the student loan policy in tertiary institutions in Niger State?
- What measures can be adopted to improve the implementation of the student loan policy in Niger State?

D. Conceptual Clarifications

1. *Student Loan Policy*
   A student loan policy refers to a formal government framework establishing the terms under which financial credit is extended to students to meet tuition, fees, and living expenses associated with tertiary education, typically to be repaid after graduation or upon attainment of a specified income threshold. In the Nigerian context, this is presently codified in the Student Loans (Access to Higher Education) (Repeal and Re-enactment) Act, 2024, which established NELFUND as the administering institution.

2. *Access to Tertiary Education*
   Access refers to the opportunity and practical ability of qualified individuals to enrol in, and remain enrolled in, tertiary academic programmes. Access is shaped not only by admission opportunity but also by the individual's capacity to sustain enrolment financially, making student financing schemes a central determinant of effective access alongside formal admission criteria.

3. *Policy Implementation*
   Policy implementation denotes the process through which an enacted policy is translated into practical administrative action, including the institutional arrangements, procedures, resources, and coordination mechanisms required to deliver intended outcomes to beneficiaries. Implementation studies typically distinguish between policy design and policy delivery, recognising that a well-designed policy may nonetheless under-deliver where administrative capacity, coordination, or awareness at the point of delivery are weak.

II. THEORETICAL FRAMEWORK

Human Capital Theory is most closely associated with the work of Schultz (1961) and Becker (1964), who conceptualised expenditure on education and training as a form of investment in individuals that yields future economic returns, analogous to investment in physical capital. Schultz (1961) argued that improvements in the skills and knowledge of a population constitute a distinct form of capital that contributes directly to economic growth, while Becker (1964) extended the analysis by formally modelling the costs and returns of individual investment in schooling, distinguishing between general and specific human capital.

The theory rests on the assumption that individuals and societies that invest in education experience a corresponding increase in productivity, earning capacity, and overall economic output. It further assumes that individuals behave rationally in weighing the present costs of education against anticipated future returns, and that financing constraints, where they exist, can suppress socially optimal levels of investment in education by preventing otherwise capable individuals from enrolling.

Human Capital Theory is directly relevant to this study because student loan policy operates precisely at the point the theory identifies as a potential constraint: the up-front financing gap between an individual's willingness to pursue tertiary education and their capacity to fund it. By extending interest-free credit for tuition and upkeep, NELFUND is designed to relax this financing constraint and enable qualified students in Niger State to convert their educational aspirations into actual enrolment and completion, consistent with the theory's expectation that removing financing barriers increases investment in, and returns from, human capital formation (Jacob et al., 2025).

A. Empirical Review

Jacob et al. (2025) examined the implications of NELFUND for students in Nigerian tertiary institutions using a qualitative documentary approach anchored on Human Capital Theory, and found that although the scheme has the potential to expand access substantially, concerns remain regarding the long-term debt burden facing graduates in a labour market characterised by high unemployment.

Obona and Nkwede (2025) reviewed the implementation of NELFUND with attention to its rationale and operational realities, noting that while disbursement has grown steadily since the scheme's introduction, a considerable number of potentially eligible students remain unable to benefit fully, partly on account of gaps in access to information about the scheme and administrative lapses at the institutional level.

Odufuwa et al. (2026), in a pilot study covering universities drawn from each of Nigeria's geopolitical zones, examined the structure and early impact of NELFUND using an online survey and descriptive statistics, and reported that the loan had positively influenced beneficiaries' academic focus and reduced financial stress, while also highlighting the importance of clear communication regarding repayment terms for sustaining beneficiaries' confidence in the scheme.

Editorial commentary in the Guardian Nigeria (2026) similarly acknowledged NELFUND's substantial disbursement record while observing that a segment of potential beneficiaries had yet to benefit from the scheme owing to limited access to information or administrative lapses on the part of some tertiary institutions serving as intermediaries in the verification process. In a related vein, Freedom Online (2026) reported that student beneficiaries in other parts of the country, while commending the scheme overall, called for faster disbursement of upkeep allowances, greater transparency, and wider public sensitisation to strengthen confidence in the programme.

B. Theoretical Framework

Human Capital Theory was developed by Theodore W. Schultz (1961) and further developed by Gary S. Becker (1964). The theory views education and training as investments in human beings that enhance their knowledge, skills, and productivity and future economic opportunities. It assumes that individuals and society benefit from investment in education because education increases human capabilities and productivity. The theory further assumes that financial constraints can limit individuals' ability to acquire education, particularly at higher levels, and that interventions that reduce such financial barriers can increase educational participation and human capital development.

One major criticism of Human Capital Theory is that it tends to place excessive emphasis on education as the main determinant of individual productivity and economic advancement. Critics argue that employment opportunities, social background, institutional conditions and economic structures also influence the benefits individuals derive from education. The theory has also been criticised for treating education largely as an economic investment while giving insufficient attention to its social, cultural and intrinsic values.

The theory is relevant to this study because the NELFUND student loan policy represents a financial intervention designed to reduce the economic barriers that prevent students from accessing tertiary education. By providing financial assistance to eligible students, the policy can enable individuals who may otherwise be unable to afford tertiary education to enrol and continue their studies. From the Human Capital Theory perspective, improved access to tertiary education through NELFUND constitutes an investment in the knowledge and skills of students, which can enhance their future productivity and contribute to the development of Niger State and Nigeria. The theory therefore provides an appropriate framework for examining how the implementation of student loan policy can influence access to tertiary education.

III. METHODOLOGY

The study adopts a descriptive research design. The population of the study comprises students enrolled in selected NELFUND-eligible public tertiary institutions in Niger State. The study covers five institutions, namely the Federal University of Technology, Minna (FUTMinna); Ibrahim Badamasi Babangida University, Lapai (IBBU); Federal College of Education, Kontagora (FCE Kontagora); Niger State Polytechnic, Zungeru; and Abdulkadir Kure University, Minna. The available institutional records indicate that the selected institutions have a combined student population of 60,294 students, as presented in Table 1.

Table 1: Population of Students in Selected Tertiary Institutions in Niger State

S/N	Institution	Student Population
1	Federal University of Technology, Minna (FUTMinna)	30,000
2	Ibrahim Badamasi Babangida University, Lapai (IBBU)	20,621
3	Federal College of Education, Kontagora (FCE Kontagora)	5,047
4	Niger State Polytechnic, Zungeru	3,200
5	Abdulkadir Kure University, Minna (AKU)	1,426
	Total	60,294

Source: Compiled from institutional records and available institutional data, 2025/2026

The sample size for the study is statistically determined using the formula of Taro Yamane. The formula is stated as:

n=N/ (1+N (e) ^2)

Where:

n = Sample size
N = Population size
e = Level of significance (0.05)
1 = Unit or constant

Therefore, using the study population of 60,294 students, the formula is applied as follows:

n=60,294/ (1+60,294(0.05) ^2)
n=60,294/ (1+60,294(0.0025))
n=60,294/ (1+150.735)
n=60,294/151.735
n=397.41

Thus, the sample size for the study is 397 respondents.

To ensure fair representation of students across the five selected tertiary institutions, the sample size of 397 respondents is proportionately allocated according to the population of each institution. The proportional allocation formula is:

Q=A/N×n

Where:

Q = Number of questionnaires allocated to each institution
A = Population of each institution
N = Total population of all selected institutions
n = Total sample size for the study
Federal University of Technology, Minna (FUTMinna)
$Q=30,000/60,294\times397=198$
Ibrahim Badamasi Babangida University, Lapai (IBBU)
$Q=20,621/60,294\times397=136$
Federal College of Education, Kontagora
$Q=5,047/60,294\times397=33$
Niger State Polytechnic, Zungeru
$Q=3,200/60,294\times397=21$
Abdulkadir Kure University, Minna
$Q=1,426/60,294\times397=9$

The study adopted a simple random sampling technique to select respondents from the five selected tertiary institutions in Niger State. Based on the proportional allocation, 198 students were selected from the Federal University of Technology, Minna, 136 from Ibrahim Badamasi Babangida University, Lapai, 33 from Federal College of Education, Kontagora, 21 from Niger State Polytechnic, Zungeru, and 9 from Abdulkadir Kure University, Minna, giving a total of 397 respondents. In each institution, a sampling frame of eligible students was obtained, and respondents were selected through balloting, giving every student an equal chance of being selected.

Data for the study were collected primarily through the administration of a structured questionnaire to the selected students in the five tertiary institutions in Niger State. The questionnaire was designed to obtain information on students' level of awareness of the NELFUND student loan policy, the extent to which the policy had widened access to tertiary education, and the challenges affecting its implementation. Secondary data were obtained from relevant textbooks, scholarly journal articles, NELFUND publications, government reports, and other relevant documents to provide theoretical and empirical support for the study.

The data collected were analysed using descriptive statistics. Frequencies, percentages, mean and standard deviation were used to summarise the respondents' demographic characteristics and answer the research questions. A criterion mean of 3.00 was adopted for decision-making, such that a mean score of 3.00 and above indicated agreement with a statement, while a mean score below 3.00 indicated disagreement.

Ethical considerations were observed throughout the study. Participation was voluntary, and respondents were informed of the purpose of the study before completing the questionnaire. Confidentiality and anonymity were maintained, and the information provided by respondents was used strictly for academic purposes. Informed consent was also obtained from the participants.

IV. DATA PRESENTATION AND ANALYSIS

A total of 397 questionnaires were administered to students in the selected tertiary institutions in Niger State. Out of these, 380 questionnaires were properly completed and returned, representing a 95.7% response rate, while 17 questionnaires (4.3%) were either not returned or were improperly completed and were therefore excluded from the analysis.

Table 2: Socio-Demographic Characteristics of Respondents

Attributes	Frequency (N = 380)	Percentage (%)
Gender		
Male	224	58.9
Female	156	41.1
Age (Years)		
18–25	145	38.2
26–40	215	56.6
41 years and above	20	5.3
Level of Study		
100 Level	75	19.7
200 Level	82	21.6
300 Level	85	22.4
400 Level	80	21.1
500 Level and above	58	15.3
Total	380	100.0

The table above presents the socio-demographic characteristics of the 380 respondents used for the study. Male respondents constituted 58.9%, while female respondents accounted for 41.1%, indicating a higher participation of male students. In terms of age, respondents aged 26–40 years constituted the largest proportion (56.6%), followed by those aged 18–25 years (38.2%), while respondents aged 41 years and above accounted for 5.3%. This indicates that the study captured respondents across different age categories.

Regarding the level of study, 22.4% of the respondents were in 300 Level, 21.6% were in 200 Level, 21.1% were in 400 Level, 19.7% were in 100 Level, while 15.3% were in 500 Level and above. The distribution indicates that respondents were drawn from different levels of study, thereby providing varied perspectives on awareness of the NELFUND student loan policy, its contribution to access to tertiary education, and the challenges affecting its implementation.

Table 3: Respondents' Awareness of the Student Loan Policy (NELFUND)

S/N	Statements	SD	D	U	A	SA	Mean	Std. Dev.	Decision
1	I am aware of the NELFUND student loan policy.	25	35	30	155	135	3.89	1.12	Accepted

2	I am aware that NELFUND provides financial assistance to eligible students in tertiary institutions.	20	32	28	158	142	3.97	1.06	Accepted
3	I am aware of the eligibility requirements for accessing the NELFUND student loan.	35	45	38	145	117	3.78	1.20	Accepted
4	I am aware of the procedure for applying for the NELFUND student loan.	38	47	35	146	114	3.77	1.22	Accepted
5	I have received information about NELFUND through my institution or other reliable sources.	30	40	32	150	128	3.88	1.15	Accepted

The results presented in Table 4.2 show the respondents' level of awareness of the NELFUND student loan policy. For Statement 1, 25 respondents strongly disagreed, 35 disagreed, 30 were undecided, 155 agreed, and 135 strongly agreed, yielding a mean score of 3.89. Statement 2 recorded a mean score of 3.97, indicating a high level of awareness that NELFUND provides financial assistance to eligible students. Statement 3 had a mean score of 3.78, while Statement 4 recorded a mean score of 3.77, indicating that respondents were also aware of the eligibility requirements and application procedures. Similarly, Statement 5 recorded a mean score of 3.88. Since all the mean scores are above the benchmark mean of 3.00, the statements were accepted. The findings therefore indicate that students in the selected tertiary institutions in Niger State had a relatively high level of awareness of the NELFUND student loan policy.

Table 4: Respondents' Perception of the Extent to Which the NELFUND Student Loan Policy Has Widened Access to Tertiary Education

S/N	**Statements**	**SD**	**D**	**U**	**A**	**SA**	**Mean**	**Std. Dev.**	**Decision**
1	The NELFUND student loan policy has made it easier for students from low-income families to access tertiary education.	28	38	30	155	129	3.84	1.16	Accepted
2	The availability of NELFUND loans has enabled some students who may otherwise be unable to afford tertiary education to enrol in higher institutions.	24	35	28	160	133	3.91	1.11	Accepted
3	The NELFUND student loan has reduced the financial burden associated with tuition and other educational expenses.	27	37	31	158	127	3.85	1.13	Accepted

4	The student loan policy has increased students' opportunities to remain in and complete tertiary education.	32	42	34	151	121	3.76	1.19	Accepted
5	The NELFUND student loan policy has contributed to widening access to tertiary education in Niger State.	25	36	29	157	133	3.90	1.12	Accepted

The results presented in Table 4.3 show respondents' perceptions of the extent to which the NELFUND student loan policy has widened access to tertiary education in Niger State. Statement 1 recorded a mean score of 3.84, indicating that respondents agreed that the policy had made tertiary education more accessible to students from low-income families. Statement 2 recorded the highest mean score of 3.91, suggesting that respondents agreed that NELFUND had enabled some students who might otherwise be unable to afford tertiary education to enrol in higher institutions. Statement 3 recorded a mean score of 3.85, while Statement 4 recorded a mean score of 3.76. Statement 5 recorded a mean score of 3.90, indicating that respondents agreed that the policy had contributed to widening access to tertiary education in Niger State. Since all the mean scores were above the benchmark mean of 3.00, all the statements were accepted. The findings therefore indicate that the NELFUND student loan policy had contributed to widening access to tertiary education by reducing students' financial burden and creating opportunities for students from financially disadvantaged backgrounds to enrol in and remain in tertiary institutions.

Table 5: Respondents' Perception of Challenges Affecting the Implementation of the NELFUND Student Loan Policy

S/N	**Statements**	**SD**	**D**	**U**	**A**	**SA**	**Mean**	**Std. Dev.**	**Decision**
1	Difficulties in accessing information about the NELFUND application process constitute a challenge to the implementation of the student loan policy.	28	40	32	153	127	3.82	1.16	Accepted
2	Delays in the processing and disbursement of NELFUND loans constitute a major challenge to students.	22	35	27	161	135	3.93	1.10	Accepted
3	Technical difficulties experienced on the NELFUND application portal affect students' ability to access the loan.	25	38	30	158	129	3.86	1.13	Accepted
4	Difficulties in meeting the eligibility and documentation	31	43	35	150	121	3.76	1.19	Accepted

	requirements limit some students' access to the NELFUND loan.								
5	Inadequate awareness and guidance from institutions constitute a challenge to effective implementation of the student loan policy.	26	39	31	154	130	3.85	1.15	Accepted

The results presented in Table 4.4 show respondents' perceptions of the challenges affecting the implementation of the NELFUND student loan policy in tertiary institutions in Niger State. Statement 1 recorded a mean score of 3.82, indicating that respondents agreed that difficulties in accessing information about the application process constituted a challenge. Statement 2 recorded the highest mean score of 3.93, showing that delays in the processing and disbursement of loans were perceived as a major challenge. Statement 3 recorded a mean score of 3.86, indicating that technical difficulties with the NELFUND application portal affected access to the loan. Statement 4 recorded a mean score of 3.76, while Statement 5 recorded a mean score of 3.85. Since all the mean scores were above the benchmark mean of 3.00, all the statements were accepted. The findings therefore indicate that the implementation of the NELFUND student loan policy was affected by challenges relating to information access, delays in loan processing and disbursement, technical difficulties with the application portal, documentation and eligibility requirements, and inadequate institutional guidance.

Table 6: Respondents' Perception of Measures for Improving the Implementation of the NELFUND Student Loan Policy

S/N	**Statements**	**SD**	**D**	**U**	**A**	**SA**	**Mean**	**Std. Dev.**	**Decision**
1	Tertiary institutions should provide adequate information and guidance to students on the NELFUND application process.	20	30	25	165	140	3.99	1.07	Accepted
2	NELFUND should simplify its application and verification procedures to make the loan more accessible to students.	18	28	24	164	146	4.03	1.05	Accepted
3	Prompt processing and disbursement of approved loans would improve the effectiveness of the student loan policy.	15	25	20	170	150	4.09	0.98	Accepted
4	NELFUND should improve the efficiency and reliability of its online application portal.	19	31	26	160	144	3.99	1.06	Accepted

5	Regular monitoring and evaluation of the student loan scheme would improve its implementation in Niger State.	21	29	27	158	145	3.99	1.09	Accepted

The results presented in Table 4.5 show respondents' perceptions of measures for improving the implementation of the NELFUND student loan policy in Niger State. Statement 1 recorded a mean score of 3.99, indicating that respondents agreed that tertiary institutions should provide adequate information and guidance on the application process. Statement 2 recorded a mean score of 4.03, showing that respondents supported the simplification of the application and verification procedures. Statement 3 recorded the highest mean score of 4.09, indicating that prompt processing and disbursement of approved loans were considered important for improving the effectiveness of the policy. Statement 4 recorded a mean score of 3.99, while Statement 5 also recorded a mean score of 3.99. Since all the mean scores were above the benchmark mean of 3.00, all the statements were accepted. The findings therefore suggest that improved institutional guidance, simplified application procedures, prompt loan disbursement, a more reliable application portal, and regular monitoring and evaluation are important measures for improving the implementation of the NELFUND student loan policy in Niger State.

V. FINDINGS

The findings on the first objective revealed that students in the selected tertiary institutions in Niger State had a high level of awareness of the NELFUND student loan policy. Respondents were generally aware of the existence of NELFUND, its financial assistance to eligible students, eligibility requirements, application procedures and sources of information. This finding agrees with Abutu et al. (2026), who found a high level of NELFUND awareness among students in Benue State, although awareness did not always translate into adequate knowledge of repayment and documentation requirements. The finding suggests the need for continued sensitisation to improve students' practical knowledge of the scheme. The findings on the second objective showed that the NELFUND student loan policy had contributed to widening access to tertiary education in Niger State. Respondents agreed that the policy improved access for students from low-income families, reduced financial burdens and created opportunities for students to enrol and remain in tertiary institutions. This agrees with Eke (2026), who found that student loans can improve access to higher education, particularly among students from low- and middle-income backgrounds. Similarly, Jacob et al. (2025) observed that student loans can reduce financial barriers to tertiary education. The findings on the third objective revealed that the implementation of NELFUND was affected by several challenges, including delays in loan processing and disbursement, technical difficulties with the application portal, inadequate information, documentation requirements and limited institutional guidance. This finding is consistent with Eke (2026), who identified administrative delays and accessibility constraints as major challenges to student loan implementation. Obona and Nkwede (2025) similarly identified delays in loan payments and administrative problems as important implementation gaps.

The findings on the fourth objective showed that respondents supported measures such as prompt loan disbursement, simplified application procedures, improved institutional guidance, a more reliable application portal and stronger monitoring and evaluation. This agrees with Eke (2026), who recommended streamlined procedures, improved digital systems and stronger awareness programmes. Amanda and Garkoyeba also emphasised improved ICT infrastructure, institutional capacity and stakeholder collaboration. These measures would strengthen NELFUND implementation and improve its contribution to access to tertiary education in Niger State.

VI. CONCLUSION

The study concluded that the NELFUND student loan policy had contributed positively to access to tertiary education in Niger State. Students demonstrated a relatively high level of awareness of the scheme and perceived it as an important intervention for reducing the financial barriers associated with tertiary education. However, challenges such as delays in loan processing and disbursement, technical difficulties, inadequate information, documentation requirements and limited institutional guidance affected effective implementation. The study therefore concluded that strengthening the administration of NELFUND, improving access to accurate information, simplifying application procedures and ensuring timely disbursement would enhance the effectiveness of the policy and enable more students to benefit from tertiary education opportunities.

RECOMMENDATIONS

- NELFUND should ensure the prompt processing and disbursement of approved student loans to enable beneficiaries meet their educational and related financial needs on time.
- Tertiary institutions in Niger State should establish effective student support and sensitisation mechanisms to provide students with clear information and guidance on NELFUND eligibility, application and documentation requirements.
- NELFUND should improve and regularly maintain its online application portal to minimise technical difficulties and make the application and verification processes simpler and more accessible.
- NELFUND and relevant tertiary education authorities should strengthen regular monitoring and evaluation of the scheme to identify implementation challenges and ensure that the policy effectively widens access to tertiary education.
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