

INSIGHT HIGHER EDUCATION

Magazine, UK

...spotlighting Nigeria's higher education to the world!

MAIDEN EDITION

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of JOSBEN
International
College, UK **6****

**Profile of
Professor Musa
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**Historical Development
of Universities in
Nigeria:
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-Prof. Abdulrahman Yusuf Maigida, Ph.D

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EDITOR'S NOTE



Welcome to the maiden edition of Insight Higher Education Magazine—a platform dedicated to examining the ideas, institutions, policies, and

personalities shaping higher education in Nigeria and future perspective in Africa.

As we launch this inaugural issue, we reflect on the remarkable journey of higher education in Nigeria—a story rooted in colonial foundations, strengthened through national aspiration, and continually evolving in response to global and local demands.

Nigeria's modern higher education system began with the establishment of University College Ibadan in 1948, affiliated with the University of London. This milestone marked the formal birth of university education in the country. What followed was a transformative era that saw the founding of first-generation universities, including the University of Ibadan, University of Nigeria, Nsukka, Ahmadu Bello University, and the University of Lagos—institutions that laid the intellectual and professional foundations of post-independence Nigeria.

The Ashby Commission of 1959 further accelerated expansion, recommending aggressive development to meet the manpower needs of a soon-to-be independent nation. The 1970s witnessed the proliferation of second-generation federal universities, followed by state universities in the 1980s and 1990s. The liberalization era of the late 1990s ushered in private universities, beginning with pioneers such as Igbinedion University, signaling a new chapter of diversification and competition.

Today, Nigeria boasts a vast network of federal, state, and private universities, polytechnics, and colleges of education. The sector has expanded in access, research output, digital innovation,

and international collaboration. Yet, it continues to grapple with challenges—funding constraints, infrastructure deficits, academic brain drain, industrial actions, quality assurance concerns, and the urgent need for curriculum reform aligned with 21st-century realities.

As carefully written by Professor Yusuf Abdulrahman, which you can find in here, this maiden edition explores these themes:

- The evolution of university governance in Nigeria
- The impact of policy reforms and regulatory frameworks
- Funding models and sustainability
- Technology and the future of learning
- Research, innovation, and global competitiveness
- Student voices and the future workforce

At its core, higher education remains the engine of national development. Universities are not merely centers for awarding degrees—they are laboratories of ideas, incubators of leadership, and guardians of critical inquiry. Nigeria's development trajectory is deeply intertwined with the strength of its tertiary institutions.

Insight Higher Education Magazine is committed to fostering informed dialogue, evidence-based analysis, and forward-looking conversations that shape policy and practice. As we turn the first page of this journey together, we honour the legacy of the past while envisioning a more resilient, inclusive, and globally competitive higher education system for Nigeria.

You will also find Exclusive Interview with the Founder of Insight Higher Education very inspiring and insightful as he bears his mind on the issues that he was curious about that birthed this publication.

We invite scholars, administrators, policymakers, students, and stakeholders to engage with us—because the future of higher education is a shared responsibility, for together we shall rewrite our tertiary education story! Welcome to the beginning of insight. ■

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Brief Profile Of

JOSBEN INTERNATIONAL COLLEGE, UK



JOSBEN International College UK was incorporated by Company House on the 11th of October 2019, with RC No. 12256377. It is a part of the JOSBEN family. Other associate members of the group incorporated in Nigeria are JOSBEN Consulting Limited, JOSBEN Global Academy and JOSBEN International Business School.

JOSBEN International College, UK was set up to collaborate with other institutions to offer academic and professional programmes. Located right at the heart of Cathedral Square in the serene City of Peterborough, Cambridgeshire, England;

with state-of-the-art facilities and seasoned staff coupled with over a decade of experience in capacity building in Nigeria and overseas. This innovative institution of higher learning is always surpassing the expectations of its students and other stakeholders. Today, we can boast of our graduates making giant strides on the sand of the global corporate world. We have greatly impacted on bank staff and other people working in the financial services industry by offering exceptional training and developing them for different professional examinations and overseas postgraduate programmes. As we leverage technology to deliver our courses, today

we can boast of having top bank managers joining our programmes from all over Nigeria and overseas.

JOSBEN was borne out of a great passion of its founder- Joseph Akpan, during his PhD research visit to Central Bank of Nigeria from the UK in 2010. His heart went out more for people at the grassroots on seeing different issues affecting them; and did not hesitate to set up institutions to address these issues, especially those affecting Human Capacity Development.

We have given support to our Nigerian sister institution- JOSBEN International Business School to be able to secure approval by University of Uyo Senate



to commence offering undergraduate degree programmes in Management Sciences. This school is the only school that has been providing professional courses to bank staff and others working in financial services. Having produced so many chartered bankers for over a decade, JOSBEN IBS is synonymous with banking. Today, we have hundreds of bank staff from all over Nigeria, majority being bank managers currently studying with us.

JOSBEN Consulting Ltd takes charge of all consultancy projects, corporate training and providing educational support services such as overseas admissions, visa support services and managing transitions/progressions advice to our graduates.

Our JOSBEN Global Academy was set up to provide holistic further education courses

and support to prepare young people for university life. The academy offers accredited courses that align with both Nigerian and British curriculum, such as A/levels and International Foundation Diploma for Higher Education Studies. The school also offers remedial courses to those with deficiency in their UK GCSE, WAEC and NECO results.

Starting with JOSBEN Consulting Limited in 2011, JOSBEN International Business School in 2015, JOSBEN International College UK in 2019 and JOSBEN Global Academy in 2024; JOSBEN is now becoming a name associated with high quality Nigerian and international education, with an edge in Finance and Tech.

1.1 OUR VISION:

To produce world changers in various academic disciplines!

1.2 OUR MISSION:

Our mission is to empower our learners to become highly skilled professionals who would make a positive difference in our present world as well as in the future by using state-of-the-art facilities, seasoned and motivated global workforce; as well as offering better returns to our stakeholders.

1.3 OUR CORE VALUES:

Our core values are DIET:

- Diversity
- Innovation
- Excellence
- Trust

1.4 THE GOVERNING COUNCIL

The Board is chaired by a Professor and is supported by 6 other members.

1.5 THE MANAGEMENT TEAM

The college is managed by seasoned

professionals who are experts in their respective field. The management draws its strength from our UK-based partner universities and other awarding bodies in higher education.

1.6 QUALITY ASSURANCE:

Our brand, JOSBEN is renowned for Accounting, Finance and Computing Technology tuition, and well-respected by banks and other institutions and even globally. Our Quality Assurance Unit is saddled with responsibility to ensure that our teaching and research outcomes are continuously increasing as for the betterment of our students who are the centre-point of our operations.

1.7 OUR COMPETENCE:

JOSBEN International College is the only education institution that provides tuition and support to migrant children as it understands those barriers faced by the ethnic minority students. We are the only college in the state of Cambridgeshire offering bespoke courses

accredited and awarded by the NCC Education UK. Today, we can boast of having loads of bank managers from all over Nigeria as professional students, courtesy of our tech-driven delivery approach. The track records of our candidates' results speak so well of our teaching and learning quality.

All our undergraduate students are prepared to sit for a relevant professional examination, so that on or before graduation the students can be chartered. There are placement opportunities we create in collaboration with employers for our students to gain real-life industrial experience. Our college is currently providing graduate internship/placement opportunities for the Cambridgeshire and Peterborough Combined Authority, UK. Through this opportunity, we sharpen the skillset of those graduates who were not our products.

The dual certifications on graduation and placement opportunities

we offer at JOSBEN give our products the edge to compete favourably in the competitive global labour market.

1.8 ACADEMIC AND PROFESSIONAL CENTRES

The college has two major arms:

1. Centre for Academic Programmes
2. Centre for Professional Studies

1.8.1 CENTRE FOR ACADEMIC PROGRAMMES

The Centre for Academic Programmes in collaboration with our academic partners, offers undergraduates and postgraduate programmes to students pursuing the following courses leading to the award of diplomas and degrees.

- i. Accounting
- ii. Banking/Finance
- iii. Business Management
- iv. Data Analytics
- v. Project Management
- vi. Software Engineering
- vii. Business Analysis
- viii. Computer Science

1.8.2 CENTRE FOR PROFESSIONAL STUDIES

The Department of Professional Studies

provides comprehensive training and supports to candidates preparing to write banking professional examinations of Chartered Institute of Bankers of Nigeria (CIBN).

We also deliver the Association of Chartered Certified Accountants (ACCA) professional programmes to most of our bank managers who have completed the CIBN professional programme and yearn for an international finance professional qualification. The pass rate has been so amazing since starting last year.

1.9 JOSBEN RESEARCH CENTRES, UK:

At JOSBEN International College, we have the following research centres informs and reshape our thoughts on teaching and learning:

- I. Centre for Entrepreneurship, Management and Leadership Development (CEMLD).
- ii. Centre for Educational Research and

Development (CERD). Each of these centres offers CPDs, Executive Programmes and undertake research-based projects.

2.0 SHORT-TERM COURSES

The college also has the offers short-run courses but not limited to the following, which are curated in the form workshops, conferences, self-study delivered both online live and on-site.

1. Finance Management for Non-Finance Managers
2. The Mini MBA
3. Understanding the IFRS
4. Understanding Forensic Accounting Audit Procedures
5. Understanding Fraud and Forensic Auditing: Identify and Prevent.
6. Financial Statements Analysis for Credit Decision.
7. Financial Analysis for Banking Performance
8. Managing Safeguarding Procedures in Higher Education
9. Keeping Children Safe in Education: Global Best Practice.
10. Corporate Governance Strategies for SMEs
11. Power Bi for business

Intelligence: Data Analytics and Automation.

12. Unleash your Research Potential
13. Enhancing Teaching and Research Skills in Higher Education.
14. Understanding Imports and Exports Operations.

Next Step

We welcome an opportunity to discuss in detail each of the above courses. We are also open for partnership or collaboration on any of the aforementioned areas of our education programmes.

Please, feel free to reach out to us via

admin@josbenibs.com or +447305699606 to arrange a meeting with our President/Founder and his team.

Please, accept assurances of our capacity and strong belief that JOSBEN can meet and surpass your academic and professional needs.

JOSBEN, raising world changers in various disciplines!
Corporate Communications Team

JOSBEN INTERNATIONAL COLLEGE

Tel: +447305699606 Email: admin@josbencollege.uk
Website: www.josbencollege.uk





ADMISSIONS ARE NOW OPEN

Admissions are now open for those who desire to top-up their Business or Computing HNDs to a UK bachelor's degrees. Other related HNDs may be considered on case-by-case basis. Our partnership with NCC Education makes it possible for our students to top-up their HND to Bachelor's degree.

Desiring to stand out from the crowd? Then, hesitate not to enrol on this programme!

Why study with JOSBEN:

- a. Seasoned lecturers and mentors.
- b. Scholarships and fee discounts available
- c. Serene study environment.
- d. Online/Onsite delivery.
- e. Unparalleled 24/7 support
- f. Timely completion



FOR MORE INFORMATION, CONTACT:

Admissions Unit, JOSBEN International College, UK
Telephone: +447305699606, +447428116088.

✉ admissions.josbencollege.uk



INSIDE THE MIND OF THE FOUNDER

Insight Higher Education Magazine, UK

Exclusive Interview with the Founder of Insight Higher Education, UK

Anchored by Daniel Logue

Correspondent

Centre For Educational
Research and Development
JOSBEN International
College, UK

[Daniel]

I'm here today with Dr Joseph Akpan, Provost of Josben International College, UK who is also The Founder, Insight Higher Education Magazine. We're here to talk about your upcoming publication, Insight Higher Education Magazine. So, before we get into that, Joseph, tell me a bit about your background in higher education.

[Joseph]

OK, thank you, Daniel. I had my undergraduate education in Nigeria and then proceeded to postgraduate same in Nigeria. Due to delays in the system as at then, I had an opportunity that came in from the UK and had to move here to do all my postgraduate studies and some professional studies, too.



[Daniel]

Tell me more about how the Josben International College brand came about?

[Joseph]

At JOSBEN, we have institutions in Nigeria and in the UK. The vision started in Nigeria, incubated at the University of Lincoln, UK. Entrepreneurship was compulsory part of the MBA programme as at that time. At the business school, we were tasked with producing a real-life business project that we would be able to pitch and get ourselves engaged in, in a real-world context. This project really helped

bring out entrepreneurial spirit from within me, and so I'm just literally living that dream I had. It's amazing today to be alive and to witness how all those dreams now coming to life.

So, we have JOSBEN operations in Nigeria, and the college here in Cambridgeshire, England, UK.

I remember when I lost my PhD supervisor to cancer, and I had to take a break. I moved back to Nigeria as a volunteer intern at the Central Bank of Nigeria (CBN). It was while I was at

the CBN that I became engaged with the Nigerian higher education system. I taught part time at a few university centres as at then in Abuja.

The opportunity I had to teach in these universities on a part-time basis, afforded me insight into the way higher education is run.

While on vacation at home another time, it was so worrying to see the problems I faced while teaching there quite a while ago. I was asked questions by a few colleagues on what could be done to ease academic practitioners' burden. How could practitioners at home get to understand the best practices used in day-to-running of the higher education? Few students I interacted with also share their concerns. That was what brought about the idea for this publication.

[Daniel]

So let's talk more about the publication - Insight Higher Education Magazine. What else inspired you to set up this publication?

[Joseph]

OK, like I rightly said earlier, my involvement in teaching and supporting learning in the higher education and being close to students made me see clearly what the issues are and as a professional higher

“ At JOSBEN, we have institutions in Nigeria and in the UK. The vision started in Nigeria, incubated at the University of Lincoln, UK. ”

education practitioner here in the UK, I started thinking about how to address these issues.

Also, I remember vividly, while I was at the Central Bank, I visited the library and I requested to read a higher education paper as an academic. I searched the whole library there, and there was nothing specifically published that would be a one-stop publication for academics or higher education community. I visited a few libraries in some part of the country during my visit and there was still none. In the UK or in the US you would be able to find one easily such as Times Higher Education. That's when it became clearer that something has to be done to fill in the gap identified.

Insight Higher Education Magazine is coming at a time when I have had a very good experience both as a lecturer and as a provider of higher education home and abroad! With my wealth of experience now and with support from my colleagues from other higher educational institutions

(HEIs), we now have a better understanding of how higher education operates here and the opportunities and challenges surrounding it.

Remember, there's no higher education system without problems. But amazingly, the problems Nigerian higher education experiences, often aren't a problem here in the UK. Conversely, there are problems the UK's higher education subsector experiences which are not same in Nigeria's higher education. It raises the question; how can we create a platform that will provide a solution to both worlds? This is what Insight Higher Education Magazine is set out to explore.

[Daniel]

To clarify, will your publication be available online, in print or both?

[Joseph]

Initially, we wanted it to be just online. But graciously, the British Library reviewed our proposals and granted permission for our publication to take both forms. We've got approval to publish the digital version

and the print version. So, it's both.

[Daniel]

Fantastic! Now, how are you hoping that your publication is going to revolutionise discussions about higher education in Nigeria? And what policy changes could it make?

[Joseph]

OK, as I said earlier on, the Insight Higher Education Magazine is not just a paper. It's not just a magazine. It has loads of programmes. It has loads of events. It has loads of solution packages that will address different areas of higher education concerns, not just in Nigeria, but in Africa as a whole. And then in the UK, remember, we have a college here - we are a provider of further and higher education. We also experience some issues that needs to be addressed.

So, for our first edition, we are looking at how higher education started because we need to get back to our root and trace to where we are today as country.

We shall look at governance



in our next issue for without a governance structure in the organisation, no organisation could run smoothly. Our determined focus would be on governance. Not just in Nigeria, or Africa, but in the UK too.

We shall do a comparative analysis of the governance structure. What works and what doesn't?

And this is why the paper is going to spark academic discourse amongst not only leaders, but also other levels of people within higher education. So indeed, it's going to revolutionise conversation. It's going to make positive changes in our Higher Education system.

We feel stakeholders will be very happy that this kind of publication has finally come into existence.

[Daniel]

You have mentioned some readers who would be highly interested, for example, higher education leaders. Who else makes up your target audience? And for example, would students benefit from this publication?

[Joseph]

Absolutely, because it is a student friendly, student-centred publication. Let me put it very straight. It is our goal to get the learners to have a total perspective about higher education.

Whether you are studying at home in Africa or studying anywhere around the world, we want to enrich learning experience of these scholars. And that is the bottom line of what you are doing. Whether in learning, teaching or in research, Insight Higher Education has what it takes to inspire these young people or the full grown adults, because higher education cuts across all of these people. We shall strive to have every need satisfied.

[Daniel]

Could you elaborate on which other stakeholders may be attracted to your publication?

[Joseph]

People that would be interested in this publication would be - number one, the very people that are the centre point of this: the students. We have loads of programmes students.

Every student in higher education and in fact, prospective students, will find something useful to them. Before you step into higher education, you need to prepare your mind

because higher education life is not secondary school life. So, there will be a section in the paper that is going to be preparing youngsters' mindsets.

We are creating a forum in the publication to listen to these youngsters. I've been a teacher in the UK before coming into teaching in the HE; and - say you ask a student at the end of Year 11, when they're done writing the exams, "what's next? Are you going to university?" In some schools, more than half of the class will say, "No. University? What for?" To some extent these ones are right because they know apart from the university there are other ways young school leavers could get engaged such as Apprenticeships. This affords them opportunity to acquire skills, earn while learning on the job.

But in Africa, if you ask, say for instance, in Nigeria, any secondary school student, "where will you go to when you finish secondary school? Majority answer you that they're going to university. So, you can see the difference in the two worlds. Here in the UK, going to

university is not primarily what every student really would fancy after secondary school life. But the system here still needs people. And this way, we are coming in to bridge that gap, to balance the probability between the two worlds, to inspire these young people across both worlds.

Because, for instance, if I'm retiring in a few years from now, who will take over from me? We must make succession plans and start by preparing the mind set of these young ones for the future.

Continuing students in the university, whatever their field of study: medicine, engineering, business or whatever. They're going to find it very useful. This publication is coming to address every need.

The skills you need, other than skills specific to your field of work, say employability skills and whatever other skills you need perhaps academic writing or sharpening up your research skill; this publication will aim to address all these needs for these students. If you're a

young graduate, for instance, coming out of university and you're thinking, "I want to explore the world of opportunities in my country, or beyond the shores of my country. I don't really know what to do." You can just email our careers or advice email at Insight Higher Education Magazine. We have advisors who are experts and Professors, behind this publication that will respond to you free of charge, reshaping your thoughts. All we want to do for people, who want to pass through the world of higher education, is to provide them with the necessary guidance. I have spoken a lot about student so far. But I would like you to know that policy makers, higher education regulators, higher education administrators and even anyone who is curious about getting an insight on any aspect of higher education would find this publication very resourceful.

[Daniel]

OK, and what kind of revenue streams will this publication have to raise money to sustain its operations? For instance, advertisements?

[Joseph]

Insight Higher Education Magazine comes with loads of opportunities. If you're not a student, for instance, say you're a businessperson, and

“We have advisors who are experts and Professors, behind this publication that will respond to you free of charge, reshaping your thoughts. All we want to do for people, who want to pass through the world of higher education, is to provide them with the necessary guidance.”

you have passion for higher education, or if you're a philanthropist and you've done something for the world of higher education, or you just feel like you would like to be part of this project - just let us know. You can email us via our partnership email

(partnership@insighthe.com)

and kindly express your needs to us. The relevant team will talk you through how you can support our publication, and they would also let you what's in it for you, especially if you are an advertiser. Please, I must say here that we are here for higher education and higher education-related matters; and there would be so many adverts we would not welcome. I am sorry. We are providing solutions to some teething problems in higher education, and I can assure you that there are many organisations and philanthropists who are ready to work with us. So, advertisement is the least source of revenue we are expecting.

[Daniel]

How would you ensure that higher education issues are properly addressed? What structure do you put in place to ensure that this would be sustainable?

[Joseph]

There are lots of issues and misconceptions within higher

education that need to be addressed, and Insight Higher Education Magazine is that platform that would draw academic experts and seasoned professionals from around Africa and the world to address these HE issues.

Getting started; we have put in place a Advisory Board that is made up of Professors who are passionate about addressing these issues. Two out of four Professors are current Vice Chancellors. Our Editorial Team is headed by a Professor well experienced in Communication and Media Studies. As you can see these are issues bothering higher education and we want to make sure that we have the best African brains majorly from around the world to help in this matter. Governance is very important in every organisation, and we take this very seriously.

All we are trying to do here is to create enabling higher education environment for our young people to achieve their academic and career goals. To let them know that they're not alone on their higher education journey - to let them know that they are the ones the world tomorrow

is looking for. They're going to be our successors. They are the ones who will change narratives around the world, so this is sure to be a unique and influential publication.

[Daniel]

Describe your plan to distribute the publication and to increase its readership.

[Joseph]

OK, before we go into distribution, let's talk about the editorial process - the quality assurance process - because it's very important here. We have diverse needs of people, and the world of higher education is so massive. I would like to assure you that we have a clearly defined editorial process and seasoned editorial team members. We also have put in place an advisory board who monitors and provide strategic guidance.

And like we've rightly said before, we are providing solutions to Africa's higher education, and we are in the UK where this paper is published. We have other professionals based in different countries and we do have two operational offices in Nigeria. As we

“Insight Higher Education Magazine is that platform that would draw academic experts and seasoned professionals from around Africa and the world to address these HE issues”

progress, we shall have more in other countries. Why are we doing this? We would not like to be far away from our readers and stakeholders. Now, let talk more about getting to the reach of our readers and other stakeholders globally. This is very important. And today we all know there's no amount of advertising through television or printing physical copies, will really get to the reach of many especially younger people. But if you leverage technology, as we do in this publication, with just a click of the button, content can go viral.

Remember, youngsters use mobile devices a lot, whether that's in developing economies or in the advanced world. These youngsters are really tech savvy and so we leverage technology that makes content very appealing to them. And then whether they're using a mobile device or a laptop or whatever the device they want to use, we can get across to them easily. And then we still have print because there is a part of the world that prefer this. We did a market survey and many older people said they prefer the print version. They want to hold it in their hands, so for those people, the print version is going to be on a subscription basis, and it will

“I would like to assure you that we have a clearly defined editorial process and seasoned editorial team members”

be sent directly to them. We also have the newsletter, a weekly newsletter, for breaking news or hot topics. We know advertisers would like that because the publication, the print one, is a bi-monthly publication. The online digital version could be weekly, it could be daily, and it could showcase any story as it's happening. So that's how we plan to leverage technology to reach more people. We also signed up with a distribution company who can distribute the paper in a very reader-friendly manner. It involves turning the paper into like a flipbook to read on the go. It makes it very interactive for those readers who prefer digital version.

So, for instance, if somebody is reading the article from this interview, and they say, “OK, I think I'm getting bored. Can I listen to the voices of the people who said this?” Just a click somewhere on the page there, and with the technology that links you straight to maybe Vimeo or YouTube, you can watch it and then switch back to your reading. How does that sound? Quite interactive. You know, these are the kind of ways we want our audience

to experience our publication. People like things differently. Some prefer print, some prefer online, some prefer hybrid. When you sign up for free to its online output, you'll be receiving feed, instant messages and all of that. On the other hand, if you subscribe to the print version, you're going to have the physical publication coming through your post. And that's it! So, I think with this distribution strategy, we'll be able to reach a greater part of the population anywhere around the world.

[Daniel]

Could you elaborate further on your contact with the British Library?

[Joseph]

The British Library, like I said, is the custodian of resources of this nature. And the approval code, the ISSN, came from there. And that being the rule, they will keep copies. But amazingly, the URL as a digital gateway will also be in there. And remember, the British Library has millions of readers around the world. There are people reading one thing or the other from the library on a daily basis. So, if you have anything published in our

magazine, you're rest assured that whether you are trying to promote your university brand, or you want to promote your professional self, or you are discovering something - whether you're a scientist or an artist. You're reassured that you're entering a global platform and your work can be accessed easily by millions of people around the world because of the fact of where it is archived.

[Daniel]

We are coming towards the end of our discussion here today. But I want to ask you, you're going to be putting on or exhibiting at some events to promote your publication. Can you tell me a bit about those?

[Joseph]

Okay. The planning and implementation committee of this publication decided to unveil this publication in a country that we feel we are trying to address more issues there, Nigeria. Nigeria is the mother of Africa. The paper will be officially unveiled on 19th February 2026, in the city of Abuja, Nigeria - Merit House, Maitama specifically. This location was carefully chosen as Merit House is very significant in Nigeria. Around that area you have key Nigeria;s higher education regulators such as Tertiary Education Fund (TETFUND), the National

University Commission (NUC).

Other than majority of higher education regulators situating there, in Abuja, I think we have about eight or ten universities. I'm not talking about polytechnics and other Monotechnics. We have sent out invitation to these people to grace this occasion, to witness the birth of this kind of a publication, because it does call for this kind of forum. So that's why it is unveiling event is going to be held there.

We hope it's going to be a fantastic gathering, a memorable one!

[Daniel]

And before we conclude today, are there any other comments you'd like to add about your upcoming publication?

[Joseph]

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Brief Profile of Professor Musa Inuwa Fodio



Professor
Musa Inuwa

Fodio is the current Vice Chancellor of ANAN University, Kwall, Plateau state. Prior to his appointment as VC in March, 2021, he was a Professor of accounting and finance at Nasarawa State University, Keffi and the former Dean, School of Postgraduate Studies and Deputy Vice Chancellor (Academic) of the University.

Professor Musa started his University teaching career in 1997 at University of Abuja and held the position of Head of Accounting Department in the University from 2006 to 2010. He joined the services of Nasarawa State University in 2015. He started his working career in the Bursary

department of Federal Polytechnic, Nasarawa in 1988 before moving to academics in the same Polytechnic in 1994.

He holds a BSc degree in Accounting from University of Jos, MSc and PhD in Accounting & Finance from ABU, Zaria. He has taught several courses at various levels; from ND, HND, BSc, MSc to PhD level. He has also supervised a number of students' projects, theses and dissertations too numerous to mention. He has graduated Master's and Doctoral students in Ahmadu Bello University, Zaria, University of Abuja, and Nasarawa State University, Keffi.

He has published extensively in local, national and international journals and presented papers at different academic conferences within and outside Nigeria. He presented his professorial inaugural lecture at Nasarawa State University in 2018.

He was a member of the

Board of Financial Reporting Council of Nigeria, the regulatory body responsible for setting accounting standards and regulating accounting and auditing practice in Nigeria from 2013 to 2021 where he served as Chairman, Finance and General Purpose Committee and Member, Corporate Governance Committee of the Board.

He is a member of several Professional bodies and learned societies including the famous Association of National Accountants of Nigeria (ANAN), Chartered Institute of Taxation of Nigeria, Chartered Institute of Management Consultants, National Accounting Association and the Association of Forensic Accounting Researchers (AFAR).

He has both academic and professional international exposure. The countries he visited include the United Kingdom, United Arab Emirates, The Republic of Gambia, Cameroon, Ghana, and Mozambique.

He is happily married and blessed with Children.

ADMISSIONS! ADMISSIONS!! ADMISSIONS!!!

INTRODUCING

ANAN UNIVERSITY



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The College of Private Sector Accounting has 4 departments, and each department runs the following courses as listed below:

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- M. Accounting and Statistics
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- PGD Auditing and Assurance
- PGD Forensic Accounting
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Department of Financial Management

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- PGD Financial Management
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- M. Public Sector Accounting
- PGD Public Sector Accounting
- PGD Treasury Management
- M. Sc. Treasury Management
- M. Treasury Management
- Ph. D. Public Sector Accounting
- Ph. D. Treasury Management

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- PGD Taxation and Fiscal Policy
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Requirements for admission into Postgraduate Diploma programme are as follows:

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Requirements for admission

Requirements for admission into professional Masters' programmes are as follows:

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- (b) Candidates with at least 2nd Class honours Lower Division Bachelor's degree from any approved University.
- (c) Candidates with Professional Diploma Certificate of the Nigerian College of Accountancy or a PGD from ANUK or any approved University at credit level pass (i.e. 3.5).

Duration

- I. A full time Master's Programme shall run for a minimum of 4 semesters and a maximum of 6 semesters.
- II. For extension beyond the specified medium period, special permission of the Board of College of Postgraduate Studies shall be required.

(3) M.Sc. Accounting Programmes

Requirements for admission

Requirements for admission into professional Masters' programmes are as follows:

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- (b) Candidates with at least 2nd Class honours Lower Division Bachelor's degree from any approved University.
- (c) Candidates with Professional Diploma Certificate of the Nigerian College of Accountancy or a PGD from ANUK or any approved University at credit level pass (i.e. 3.5)

Duration

- I. A full time Master's Programme shall run for a minimum of 4 semesters and a maximum of 6 semesters.
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Historical Development Of Universities In Nigeria: Chronology And The Journey So Far

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Abstract

University education in Nigeria from the beginning (colonial era) seemed to be a mirage for Nigerians, with lack of interest demonstrated by the Christian Missionaries who first started giving education and subsequent involvement of the colonial government who equally neglected the provision of higher education to Nigeria; for the fear of their authority being questioned or challenged when Nigerians are provided with such opportunity of higher education. This paper, therefore, by chronology, traced and analysed at different points, the historical development of Universities in Nigeria and carefully reviewed the journey so far from the colonial to post-colonial periods. The contemporary efforts of both the Governments at the federal and state levels; as well as the private individuals and faith-based organisations (Christian and Muslim) are captured. In conclusion, the paper

appraised the situation in the Nigerian University education in terms of number, government dispositions and the attendant consequences plaguing the system. However, a call on government to be responsive and redouble her efforts, be alive to her responsibilities, as well as emulating ways of doing things by other countries in line with global best practices.

Keywords: Historical Development, Universities, Chronology and the Journey So Far

Introduction

Development of higher education in Nigeria came within the pre-independence period (colonial era). The desire for having University in West Africa and indeed in Nigeria was highly exhibited for over a century before it finally came. Although, some Africans, including Nigerians had had what could be regarded as higher education, but not on the

African soil. Fafunwa (1974) gives Samuel Ajayi Crowther as one of such early receivers of higher education when he was sold into slavery. Quite a number of other Africans were equally opportuned to receive higher education abroad. The crop of these people later constituted the African nationalists who were in agitation for better deals for the Africans and their education.

The missionaries who started the business of education never assumed responsibility for education above primary and secondary levels. In short, missionaries' efforts covered only the two levels of education— primary and secondary. Higher education was not dabbled into, probably; the initial and major intention was not even originally to make education their priority for Nigerians, but evangelism. Similarly, the colonial government from the beginning did not have an iota of focus on giving education to Nigerians, not to talk of higher education.

This was the case, because of the feeling that if Africans, generally and Nigerians, specifically were to be well educated; they would become informed and their authority would be challenged.

Aside from the existing secondary schools by the missionaries, voluntary agencies and those established by the colonial government, particularly the Kings College, Lagos in 1909 and Queens College, also in Lagos in 1927, as well as other Government secondary schools established at Ibadan, Umuahia and other locations in Nigeria; there existed some post-secondary schools which Osokoya (1989), Kosemani and Okorosaye-Orubite (1995) and Fafunwa (1974) inform, were created as further professional education centres slightly above secondary schools by some government departments and parastatals like Agriculture and Railway. These post-secondary schools were the Central Agricultural Research Stations (CARS), established at Moor Plantation, Ibadan

and another one at Samaru in Zaria. So also, the centre for Veterinary Medicine was sited at Vom, Jos and the Nigerian Railway in Lagos as the centre for engineering training; all providing sub-professional training for Nigerians before 1930.

However, the increasing awareness of few educated Nigerians (the nationalists) who felt very dissatisfied with this debasement of Nigerians in the establishment of post-secondary centres, instead of higher education institutions, leading to criticisms and serious agitations which compelled the Nigerian colonial government to consider the need for higher educational institution for Nigerians. This was eventually provided, may be to silence the nationalists or pacify Nigerians who for so long had desired higher education on the African soil. With the merger of the two education departments of Northern and Southern Nigeria as one in 1929, Sir Eric R. J. Hussey became the first Nigeria's Director of Education (equivalent of Education Minister). By 1930, Hussey proposed three levels

of education for Nigeria, just like he did in Uganda in 1922; where he established Makerere Higher College. Osokoya (1989:72) considers Hussey's proposal as that which provided a prototype of Makerere in structure and operation. The proposal, therefore, was focused on the establishment of:

- (I) Primary level which should be six (6) years, replacing the initial eight (8) with local language as the medium of instruction. The curriculum was to include Agriculture, Hygiene, handicraft and interest in the local environment.
- (ii) Secondary level which should also be for six (6) years and after which they can search for employment in any fields.
- (iii) Vocational higher education level that vocational courses are to be provided and to ultimately grow to the British standard of university.

The Yaba Higher College, Yaba

Following Hussey's proposal to the Nigerian parliament in



“ Officially, Yaba Higher College was opened in 1934, admitted and accommodated its students in 1932 at Kings College, Lagos as a temporary location ”

“ Immediately, the sum of £1,500,000 was made available from the Colonial Development and Welfare Fund for starting the University College, Ibadan; and Dr. Kenneth Mellanby appointed principal designate (Okorosaye-Orubite, n.d). ”

1930 of the need to structure Nigerian education into three (3) levels as earlier highlighted, the last stage of this proposal eventually led to the establishment of Yaba College in 1932. Yaba Higher College was the first Nigerian institution that provided higher education to train Nigerians to be qualified personnel in the fields of medicine, engineering, teacher training, agriculture, forestry, commerce, veterinary medicine and survey. Officially, Yaba Higher College was opened in 1934, admitted and accommodated its students in 1932 at Kings College, Lagos as a temporary location. By the 1934 official opening of the College, students were already in their first, second and third years.

The establishment of Yaba Higher College was vehemently criticized and lampooned by the Nigerian nationalists who preferred a university to the college. The reasons advanced for these criticisms and rejection were

given that:

- Nationalists found the curriculum of the college too narrow, inferior to and incapable of meeting the needs of the country,
- The certificate of the college had no recognition outside Nigeria and
- The certificate only qualified Nigerians as junior staff and assistants in the colonial civil service. With all the criticisms, Government turned deaf ears.

Against all odds, Yaba Higher College existed for fifteen years and turned out a number of educated Nigerians who became ripe for administrative and technical positions in the Nigerian civil service as at independence in 1960 (Osokoya, 1989). However, and despite the long period of the Colleges existence, the nationalists did not relent in their agitation for a university. Based on this incessant demand for university institution in West Africa since 1886, and the

subsequent vehement opposition to the characteristic features of the Yaba Higher College by the Nigerian nationalists, Okorosaye-Orubite (n.d) observes that it appeared the Colonial Office was ready to sponsor further discussions on the whole problem of higher education as was being done already in East Africa. Fajana (1978:109) also remarks that “there seemed to be a growing feeling in the Colonial Office and in the Advisory Committee on Education that the time had come when something should be done to advance higher education in West Africa”.

The ceaseless criticisms of Yaba Higher College by the Nigerian nationalists and the Channon Report, 1943, which according to Furley and Watson (1978:305) advocated “for fully comprehensive universities with good research facilities, able to drop the London external degree and substitute their own degrees before very long” appealed to the then Colonial Secretary, the Rt. Hon. Oliver Stanley, who immediately set up two commissions simultaneously. One was the Commission on Higher Education in the Colonies headed by Mr. Justice Sir Cyril Asquith and

the other-the Commission on Higher Education in West Africa, chaired by Colonel Water Elliot.

These two distinct commissions on the prospect for the establishment of universities in British colonial West Africa were set up in 1943.

Commissions on Higher Education, 1943 Asquith Commission.

This commission was set up to consider the principles which should guide the promotion of higher education, learning, research and development of universities in the colonies; and to explore means by which UK universities and other appropriate bodies can cooperate to bring the principles to achievable ends.

The commission recommended that:

- i. Universities should be established as soon as possible in areas not served by an existing one and should begin as university college
- ii. There should be training of teachers for secondary schools
- iii. Should be residential and open to both male and female
- iv. Colonial universities should be autonomous as those in the UK.
- v. Colonial universities

should enter into special relationship with the London University for the award of degrees etc.

Elliot Commission

This commission was earlier set up in 1943 in response to criticisms by the people of West Africa on the restriction of the Africans in participating in the affairs of their own countries. The commission was set up to assess and report on the organisation and facilities of existing centres of higher education in British West Africa. Consequently, the commission was to recommend on the future development of universities in the areas.

From the Elliotts Commission report, it was unanimously agreed on the urgent need and development of university in West Africa. However, there were two shades of opinion and reports (majority and minority).

The Majority Report

The majority report had it that three university colleges should be cited– one in Nigeria to include Faculties of Arts, Science and professional schools of Medicine, Agriculture, Forestry, Animal Health and Teacher Training courses. The second university college was to be cited in Gold Coast

with Faculties of Arts, Science and Institute of Education. The third was designated for Sierra Leone with courses in Arts and Science, as well as intermediate level and Teacher Training courses.

The Minority Report

The minority report contrarily recommended the immediate establishment of only one university for the whole of West Africa which should be named West African University and to be located in Ibadan. It however recommended territorial Colleges for Gold Coast, Sierra Leone and Gambia. The reason advanced for this was because of few potential students in the whole of West African territory.

As stated by Okorosaye-Orubite (nd), that whatever reasons, despite the fact that the Asquith Report and both the majority and minority reports of the Elliot Commission emphasized the urgent need for university education Africa, the British Parliament quickly deliberated on the Asquith Report and implemented the recommendations. However, the Elliot Report waited for a year before any action was taken on it. Even then it was another set of proposals which the Secretary of State for the Colonies sent to the Governors of the West

African colonies. The proposals were along the lines of the minority report.

In this regard, it became obvious that the Colonial Secretary was indeed inclined in line with his earlier announcement to implement the recommendations of the minority report that he himself signed despite protests. According to Okorosaye-Orubite (n.d) the British officials in Nigeria saw it as another opportunity to stall the development of university education in West Africa by pressing for the implementation of the recommendations of the minority report.

Some important reactions to the Elliot Reports within and outside West Africa favoured the majority report. Minority report that favoured the establishment of only one university to serve the whole of West Africa to be known as West African University and sited in Ibadan. This was vehemently opposed by the people of Gold Coast and Sierra Leone. Even in Nigeria, the Nigeria Union of Teachers, NUT, whose President, Rev. I.O. Ransome-Kuti, was a signatory to the majority report, even demanded for more than one University College in Nigeria, giving the reason of its size, population and

“ **The above scenarios culminated in the eventual establishment of University College Ibadan and approval given in 1948 for the transfer of about 104 students of Yaba Higher College to form the foundation students of the new university. Dr. Kenneth Mellanby was appointed the first principal of the University College, Ibadan.** ”

recorded Cambridge School Certificate successes of Nigerians.

With the plethora of resistances and oppositions, the Inter-University Council for Higher Education in the Colonies which was earlier instituted in March 1946, based on the recommendations of the Asquith Commission, sent a delegation to West Africa headed by Sir William Hamilton-Fyfe, in December 1946. The delegation was to report on whether there should be only one university college or more. The Inter-University Council Memorandum on Higher Education in West Africa in 1947 and Secretary of States Despatch of 16th August, 1947 on Higher Education in West Africa.

Importantly too, the fact that the Gold Coast Legislative Council Committee had already indicated the territory's willingness to fund the capital and recurrent expenditures for a university college if established, the Fyfe delegation

recommended that a university college be established in the Gold Coast to be funded mostly from territorial funds. This, the then Colonial Secretary, Mr. Creech Jones accepted and subsequently the University Colleges of Ibadan and Legon were established in 1948.

Immediately, the sum of £1,500,000 was made available from the Colonial Development and Welfare Fund for starting the University College, Ibadan; and Dr. Kenneth Mellanby appointed principal designate (Okorosaye-Orubite, n.d).

The Birth of a University in Nigeria

The event that led to the establishment of University College Ibadan can be summed up with the recommendations of the two commissions set up in 1943,



as well as the emergence of Arthur Greech Jones as the Under Secretary of State for the Colonies in 1947 after the July, 1945 General Elections in the United Kingdom which his Labour Party won; coupled with the resistances and oppositions from all angles to the implementation of minority report.

The above scenarios culminated in the eventual establishment of University College Ibadan and approval given in 1948 for the transfer of about 104 students of Yaba Higher College to form the foundation students of the new university. Dr. Kenneth Mellanby was appointed the first principal of the University College, Ibadan.

For a very long time that Nigeria expected the establishment of a university and eventually have one, it would have been expected according to Kosemani and Okorosaye-Orubite (1995) that Nigerians would see the establishment of University College Ibadan as a welcome development, but no sooner than its establishment than the general public and the press were antagonistic to this new university that the very first five years were characterised with criticisms and agitation for full university and not University College.

There were a lot of discriminations in the staff strength, condition of service, students' enrolment and admission policy, so also the curriculum was British-oriented. Between 1948 and 1949, the university had forty expatriates and six Africans. From this period till 1953, the number of expatriates increased to eighty-one while that of Africans remained stagnated at six. Also, from 1952 to 1962, the certificates issued to University Colleges graduates were similar to those given to private candidates who sat for London University Exams.

In addition to the above, Okafor (1971:93-97) points out that the most constructive and lucid discussions of the university college by a Nigerian political party "was the Action Group policy paper on Higher education in Nigeria 1958". He further explained the four serious defects of the college as put forward Action Policy paper, thus:

- i. That the University College was completely residential and this made university education rigidly exclusive.
- ii. That the academic orientation of the college was wrong. This, the paper explained to mean

"the allocation of priorities to certain faculties at the expense of others and the emphasis placed on certain courses in relation to others" while Christian Religious Knowledge was introduced right from the beginning, Islamic and Arabic Studies were not offered. Arts, pure Science, Agricultural Science and Medicine were allocated high priorities while it took the college eight years to introduce education, law, economic, engineering, geology, archaeology, anthropology, sociology and forestry. Public administration and philosophy were not available as at 1958.

- iii. The relationship between technology and university education was poor.

The paper explained that integrating potential of higher education was not utilized by the college authority. For example, in the 1957/58 academic session of 746 students enrolled in the college, only about 15 were from Northern Nigeria, yet the Northern region provided more than half of the nation's population.

Ashby Commission (April, 1959 - September, 1960)

The Commission on Post-School Certificate and Higher

Education other wise and popularly known as Ashby commission was the first Nigeria Commission set up on Higher Education in 1959 to investigate and recommend to the government, among others, on the needs for higher education in Nigeria. The Nine-man commission was set up by the Federal Minister of Education composed of three members each from Nigeria, Britain and America.

The commission's report was so comprehensive that it embraced the secondary, technical, commercial, veterinary and higher education needs of Nigeria. It also projected the manpower needs of the country up to the 1980's and worked out effective strategies for realising such through the various levels of our education (NOUN, 2011).

The major findings of the commission included:

1. Lack of continuity from primary to secondary schools. It stated that students were not well prepared for higher education, stating that three-quarters of the teachers were uncertificated;
2. That there were high drop-out rates leading to shortage of teachers;

3. That secondary education was too literal;
4. That few students were attracted to agriculture and technology;
5. That there was educational imbalance between the North and the South.

Ashby's Recommendations

The recommendations of Ashby Commissions Report, summarised in the Governments White Paper include among others the following:

- Concentrating higher education in university institutions through the provision of degree courses suited to Nigerian needs.
- All universities should be national in outlook and unnecessary duplication of expensive course should be avoided
- Professional qualification in Commercial subjects should be gained through courses leading to a degree. Each university should organised extension work in its own area.



University of Benin. Eventually on 1 April 1975, University of Benin was voluntarily handed over to the Federal Government and University of Benin became a Federal University.

- Universities seeking federal funds, should negotiate through a national universities commission, not directly with the Ministry of Education

The international aid should be sought both in money and in the temporary loan of university places and of young graduate teachers from overseas.

That an inter-regional manpower board be set up to review nations needs and to formulate programmes for man-power development (Kosemani and Okorosaye-Orubite, 1995).

The findings and the recommendations of the commission as highlighted above assisted, to a great extent, the establishment of more universities in the country. The report was submitted in October, 1960; few weeks before the opening of University of

Nigeria Nsukka. Soon after independence, precisely on 7th October, 1960, University of Nigeria, Nsukka was formally opened as the first Nigerian autonomous and full-fledged university; patterned in line with American orientation.

Subsequently, 3 other universities were established and University College Ibadan upgraded to a full-fledged autonomous University alongside University of Ife, Ile Ife, 1962; Ahmadu Bello University Zaria, 1962 and University of Lagos, Lagos, 1962.

In summary, and by 1962; the number of universities in Nigeria rose from one in 1948 to five. These universities are:

1. University of Ibadan, Ibadan, 1948;
2. University of Nigeria Nsukka, 1960;
3. University of Ife, Ile Ife (now Obafemi Awolowo University), 1962;
4. Ahmadu Bello University Zaria, 1962, and
5. University of Lagos, Lagos, 1962.

University of Benin and its Peculiarity

University of Benin (UNIBEN) was later established in 1970 for the people to have sense of belonging after the creation of Mid-Western region. University of Benin



was founded in 1970 but established as Mid-West Institute of Technology in 1970 after under-studying Oregon State University in the United States and with her foundation staff which included 3 seconded staff of Oregon State University, namely– Prof. Glen Philips, Prof. John Harris and one other person. It was formally recognised by the NUC as a University, following the 1st July 1971 Edict No. 3 by the State Government to give it legal backing as university. As reported by Wikipedia (2013), the then visitor and Military Governor of Mid-western State, Col. Samuel O. Ogbemudia in his Budget Speech in April 1972, formally announced the change of the name of the Institute of Technology to the University of Benin.

Eventually on 1 April 1975, University of Benin was voluntarily handed over to the Federal Government and University of Benin became a Federal University. With the different epochs in the birth of UNIBEN, 1971, 1972 and 1975, these dates were not recognized as the foundation date. Therefore, 1970

remains the establishment date of University of Benin.

The Second-Generation Universities

The preparation of the Third National Development Plan in 1972 captured the period between 1975 to 1980 for the third phase of Governments development plan for the country by the Federal Ministry of Economic Development– The Central Planning Office, published in 1974. The Third National Development Plan of 1975 to 1980 gave Nigeria seven new Federal Universities, vis-a-vis the Bayero University, Kano; Usman Dan Fodyio University, Sokoto; University of Ilorin, University of Calabar, University of Port Harcourt, University of Maiduguri and University of Jos. These Universities are today known as second generation universities.■



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An Abridged Profile of Prof. Peter Esuh

Editor-in-Chief



Peter Esuh is a Professor of Marketing Communications, Corporate, Communications, Applied Rhetoric and Semiotics University of Uyo, Nigeria. He holds BA Communication Arts, MA Mass Communication and PhD Mass Communication. Professor Peter Esuh is the first Nigerian Professor of Marketing Communications and Applied Rhetoric. He has been a visiting scholar in mass communication and journalism to more than 7 Nigerian Universities.

He is an External Examiner and Assessor to more than 23 Nigerian Universities. He has been a visiting scholar to Saint Augustine University of Tanzania in Mwanza, Dares Salaam Business School of St Augustine University and the Business Administration programme of Moi University, Kenya.

He was the 2008 St Augustine University of Tanzania

Research Colloquium Presenter.

He is the Editor-in-Chief "INNOVATION" University of Uyo Graduate School Journal, Editor in Chief Uyo Journal of Communication Studies. He is well published in local and international journals with over 50 publications, and has presented more than 100 papers in local and international conferences, workshops and symposia in Nigeria, Africa, Europe, Asia and the United States of America.

He is a member of National Institute for Research and Development, member International Society for Sustainable Development Japan, member European Centre for Research, Training and Development UK, member Board of Trustees African Council for Communication Education, Vice President Association of Communication Scholars and Practitioners of Nigeria, President Nigeria Rhetorical Society, Chairman Ittah Mvuvak Oro (Oro Nation Academics Worldwide), State Coordinator International Institute of Journalism, member Nigeria Academy of Letters (NAL), member Nigeria Institute of Public Relations (NIPR), member Advertising Practitioners Council of Nigeria (APCON) among

others. Peter Esuh is the 50th Anniversary Distinguished Speaker Awardee of the Lions Club International District 404, Nigeria. He has received more than 40 awards and he is an Awardee of the International Academic Merit Award 2014.

He is a Fellow of Institute of Corporate Administration of Nigeria, Fellow Institute of Public Administration of Nigeria and Fellow African Council for Communication Education.

He is cited in Who is Who in Nigeria 2005, Archiever's Who is Who in Nigeria 2010 and Who is Who in Akwa Ibom State 2012. He is Marketing and Corporate Communications Consultant and an old boy of Methodist Boys' High School, Oron. He is the current Dean of communication and Media Studies University of Uyo, Nigeria. His research interests include; communicology, with special attention to human communication, phytocommunication and zoo communication/zoosemiotics, Media analytics and political communication. He has supervised 26 PhD theses and more than 35 MA dissertations.

He is a minister of the gospel in The Apostolic Church Nigeria.

DID YOU KNOW?

In Detail: The Student Loan (Access to Higher Education) Act, 2024

President Bola Tinubu, on Wednesday, April 3, 2024, signed into law the Student Loans (Access to Higher Education) (Repeal and Re-enactment) Bill, 2024. The Act is of historic proportions as it seeks to guarantee sustainable higher education and functional skill development for all Nigerian students and youths.

WHY THE PREVIOUS ACT WAS AMENDED

The repealed Student Loan Act, 2023, had some challenges bordering on governance and management, purpose of the loans, eligibility criteria for applicants, method of application, repayment provisions, and recovery of the loans.

THE AMENDMENTS UNDER THE NEW ACT

Student Loans (Access to Higher Education) (Repeal and Re-enactment) Act, 2024 sufficiently resolved the challenges highlighted above and includes the following amendments:

(a) Establishes the Nigeria Education Loan Fund (NELFUND) as a body corporate that can sue



- and be sued in its name and has the power to acquire, hold, and dispose of movable and immovable property for the purpose of its functions.
- This ensures that the Fund can legally enter contracts, including loan agreements, and may also initiate action to ensure repayment by beneficiaries.
 - (b) Empowers the Fund to provide loans to qualified Nigerians for tuition, fees, charges, and upkeep during their studies in approved tertiary academic institutions and vocational and skills acquisition institutions in Nigeria.
 - Build, operate, and maintain a diversified pool of funds to provide loans to qualified applicants and ensure access to higher education, vocational training, and skills acquisition.

- These amendments ensure that students can apply for and receive loans to cover tuition, institutional charges, and some upkeep.
- (c) Separates the governance functions from the management operations of NELFUND by establishing a board of directors with a chairman and a secretary.
- The board's members are drawn from relevant ministries, regulatory bodies, and participating agencies, including the Federal Ministries of Finance and Education, the FIRS, NIMC, NUC, NBTE, and NCCE, as well as representatives of universities, polytechnics, colleges of education, students of tertiary institutions, and the organized private sector.
- Establishes a management team led by a managing director, including executive directors responsible for the day-to-day management and operations of the Fund.

- The President of the Federal Republic of Nigeria appoints the Board and Management.
- (d) Properly defines the resource structure of the Fund by, among other things, establishing the General Reserve Fund into which shall be paid 1 percent of all taxes, levies, and duties collected by the Federal Inland Revenue Service and accruing to the benefit of the Federal Government, and
- From which the Fund shall pay amounts payable as loans to qualified applicants for tuition, fees, charges, and upkeep, as well as the Fund's operational expenses and such expenditures necessary to attaining the Fund's objectives and functions.
- (e) Changes to eligibility criteria for applicants
- Removes the family income threshold so Nigerian students can apply for these loans and accept responsibility for repayment according to the Fund's guidelines.
 - Removes the guarantor requirement so that students can apply for and receive loans subject

to application and identity verification guidelines as provided by the Fund.

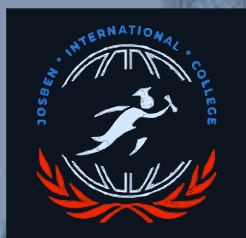
- Student applicants can no longer be disqualified based on their parent's loan history.
- (f) Establishes a justice and fairness provision mandating the Board to ensure a minimum national spread of loans approved and disbursed in each financial year.
- (g) Applicants to the Fund may apply for loans to cover tuition and other fees payable to the school and maintenance allowance payable to the student.
- (h) Repayment of loans by beneficiaries
- The Fund shall not initiate loan recovery efforts until two years after the completion of the National Youth Service Programme.
 - A beneficiary may request an extension of enforcement action by the Fund by providing a sworn affidavit indicating that he/she is not employed in any capacity and is not receiving any income.

- Only a person who provides a false statement to the Fund under this section is guilty of a felony and is liable to imprisonment for three years.
- Makes provision for loan forgiveness in the event of death or acts of God causing inability to repay.

The Act effectively removes the previous encumbrances found in the first iteration of the Act, and paves the path for the protection of Nigeria's future by ensuring that citizens have the means to fund their education, acquire critical skills, and become productive contributors to national development.

By Chief Ajuri Ngelale
Special Adviser to the President
(Media & Publicity)
Culled from The State House
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