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The Reforms

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Nigeria's New Gas Market Steps Into Future With Trading Licence, Clearing House, Settlement System

*It was with an unusual mix of optimism, when industry veterans and regulators from Nigeria's energy and financial sectors met recently in Abuja, and by the time the ribbon was cut, a new chapter had begun for Nigeria's gas industry. After years of opaque deals, one-on-one contracts and unclear pricing, **President Bola Ahmed Tinubu**-led government unveiled a modern gas trading and payment system designed to transform natural gas from a hidden national resource into a transparent, tradable market asset. **Enam Obiosio**, captures the development.*

The new system is anchored by Nigeria's first Gas Trading Licence, a technology-enabled Clearing House, and a Settlement System, all designed to formalise how gas is bought, sold, priced, and paid for across the country. The licence was granted to JEX Markets Limited, empowering it to operate a digital marketplace where producers, transporters, traders and industrial users can transact with confidence.

Speaking at the launch, Honourable Ekperikpe Ekpo, the Honourable Minister of State for Petroleum Resources (Gas), framed the initiative as a turning point. "Our country is richly endowed with natural gas reserves, among the biggest in the world," he said, "but if the underlying market where the gas will flow is not efficient, reliable and well-regulated, it will not be possible for us to realise the ultimate potential of the resource." With those words, he captured a deep shift in emphasis from simply possessing resources to managing them with global best practices.

Hon. Ekpo described the new market structure as aligned with President Bola Tinubu's energy security objectives, underscoring predictability, investor confidence and value unlocking. He emphasised that reliable traders would now feel safe doing business in what had previously been a fragmented and uncertain sector.



Honourable Ekperikpe Ekpo, Honourable Minister of State for Petroleum Resources (Gas) (8th r), with other stakeholders at the event. Photo Credit: State House



Honourable Ekperikpe Ekpo, Honourable Minister of State for Petroleum Resources (Gas) (4th r), with other stakeholders at the event. Photo Credit: State House

For Mr. Farouk Ahmed, Chief Executive of the Nigerian Midstream and Downstream Petroleum Regulatory Authority (NMDPRA), the implications reach far beyond domestic commerce.

"There is a firm, transparent and technology-enabled regulatory framework under the Petroleum

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Industry Act,” Ahmed said, “giving investors the certainty and confidence required to commit long-term capital to the gas value chain.” Under his stewardship the system aims to resolve pricing opacity, strengthen contract sanctity and attract fresh capital into the sector.

From where he sat, the clearing and settlement component was especially important. By standardising contracts, declaring prices publicly and guaranteeing payment finality, the system converts natural gas into a verifiable financial asset. Market liquidity, price discovery and broader participation are no longer theoretical aims but operational realities.

Mr. Ahmed stated that the latest development was in compliance with the provisions of section 159 of the PIA for the trading and settlement of wholesale gas in Nigeria.

He explained that Nigeria’s gas-focused strategic policies, initiatives and fiscal and regulatory frameworks such as the Decade of Gas (DoGas) Initiative, Presidential CNG initiative (PiCNG), Nigerian Gas flare Commercialisation Programme (NGFCP) and executive orders of President Bola Tinubu, on investment promotion and incentives have continued to position Nigerian’s gas sector as an attractive investment environment on the African continent.

The Gas Trading Licence and other relevant regulatory instruments administered by the NMDPRA, he said, have continued to promote the sustainable development of the gas markets through the application of global best practices.

According to him, this is to ensure transparency and efficiency; price discovery and reporting; safe and reliable market trading practices; automated online and real-time market trading; market liquidity and inclusive participation as well as enhanced market access.

As the regulator of Nigeria’s midstream and downstream petroleum sector, the Authority Chief Executive stated that NMDPRA recognises that the true test of licensing JEX markets is not in the ceremony, but in the transformation it must deliver.

“To ensure that JEX succeeds as Nigeria’s pioneering gas trading, clearing and settlement platform, we will provide a firm, transparent and technology enabled regulatory framework under the PIA, giving investors the certainty and confidence required to commit long term capital to the gas value chain. We will continue to work closely

with our sister regulators, including the Securities and Exchange Commission (SEC) and key financial market institutions, harmonise market rules, standardise transaction contracts, and ensure that clearing and settlement arrangements meet the highest global standards,” he assured.

The National Security Adviser (NSA), Mallam Nuhu Ribadu, represented by his Special Adviser on Oil and Gas, Goodluck Ebelo, stressed that the



Honourable Ekperikpe Ekpo, Honourable Minister of State for Petroleum Resources (Gas)

..... success of the new trading architecture depends on a safe operating environment.

Mallam Ribadu stated that coordinated security operations have sharply reduced pipeline vandalism, illegal refining networks and crude theft, restoring confidence to producers and midstream operators. He pledged continued protection of existing and emerging gas corridors, including strategic pipelines critical to power supply, industrial expansion and regional exports.

He noted that the achievement represented much more than regulatory progress, but a decisive step in the federal government’s commitment to actualising the ‘Decade of Gas’ agenda and unlocking the full potential of Nigeria’s vast natural gas resources.

“More gas is flowing to power plants, industries, and export systems, contributing to increased national revenue and greater economic stability. As we secure existing infrastructure, the NSA’s office is also prioritising the protection of new and strategic gas pipeline systems vital to Nigeria’s industrial expansion and regional energy leadership,” Mallam Ribadu stated.

The Securities and Exchange Commission (SEC), which also authorised the Clearing House, described the initiative as a major shift from the physical handling of gas to its emergence as a fully tradable financial asset.

Dr. Emomotimi Agama, Director-General (DG) of SEC, said the new framework will create a credible Nigeria Gas Price Index, enable market-making, de-risk infrastructure investment and broaden Nigeria’s capital market with a new asset class. He urged producers, off-takers and financiers to participate actively, arguing that a deep, transparent market will anchor industrialisation, strengthen energy security and support long-term economic diversification.

The theme: “Gas Trading on Recognised Platform and Economic Diversification,” he said, cuts to the very heart of Nigeria’s national ambition, noting that it declares that the country’s vast hydrocarbon resources, particularly gas, will no longer be just a commodity for export or domestic use, but a financially traded asset on a transparent, efficient, and regulated market platform. “In short, we are building not just a market, but a credible and resilient market infrastructure. This ‘regulatory readiness’ is what converts potential into lasting investment,” he also stated.

House Committee Chairman on Petroleum Resources (Downstream), Hon. Ugochinyere Ikeagwuonu, spoke with a sense of relief and ambition: “For years we have spoken about gas as the cornerstone of Nigeria’s energy future. What we are witnessing here today is the operationalisation of those ideas, a move from policy to practice.”

Why This Matters Now

Nigeria’s proven gas reserves exceed 200 trillion cubic feet. For years, that staggering figure sat largely untapped while domestic pricing remained opaque and investment lagged. The new trading and payment system is expected to reshape that landscape. The system also comes as part of a broader suite of reforms unfolding across Nigeria’s energy sector. Recent government actions include clearing longstanding debts to gas producers in an effort to stabilise power supply and signal reliability to investors. Such moves, the presidency has said, aim to almost double gas output to 12 billion cubic feet per day by 2030.

A Short History of Gas Policy

To understand today’s launch, it helps to remember how far the country has come. In 2021, former President Muhammadu Buhari launched what was known as the Decade of Gas Initiative, an ambitious framework to fully utilise Nigeria’s enormous gas reserves for economic growth. Buhari spoke plainly about a paradox Nigeria faced: a gas-rich nation that consumed only a fraction of its own resource. His goal was to fuel industries, drive power generation and reduce waste through policies that included flare gas commercialisation and cleaner fuels adoption.

The Morocco Connection

Beyond domestic reform, Nigeria’s gas ambitions carry a regional and continental dimension, especially in its planned cooperation with Morocco. Long in discussion, the Nigeria-Morocco Gas Pipeline project envisions carrying Nigerian gas across a dozen West African nations to Morocco and on to European markets. Officials say the roughly \$25 billion project could supply up to 30 billion cubic metres of natural gas annually to roughly 400 million people.

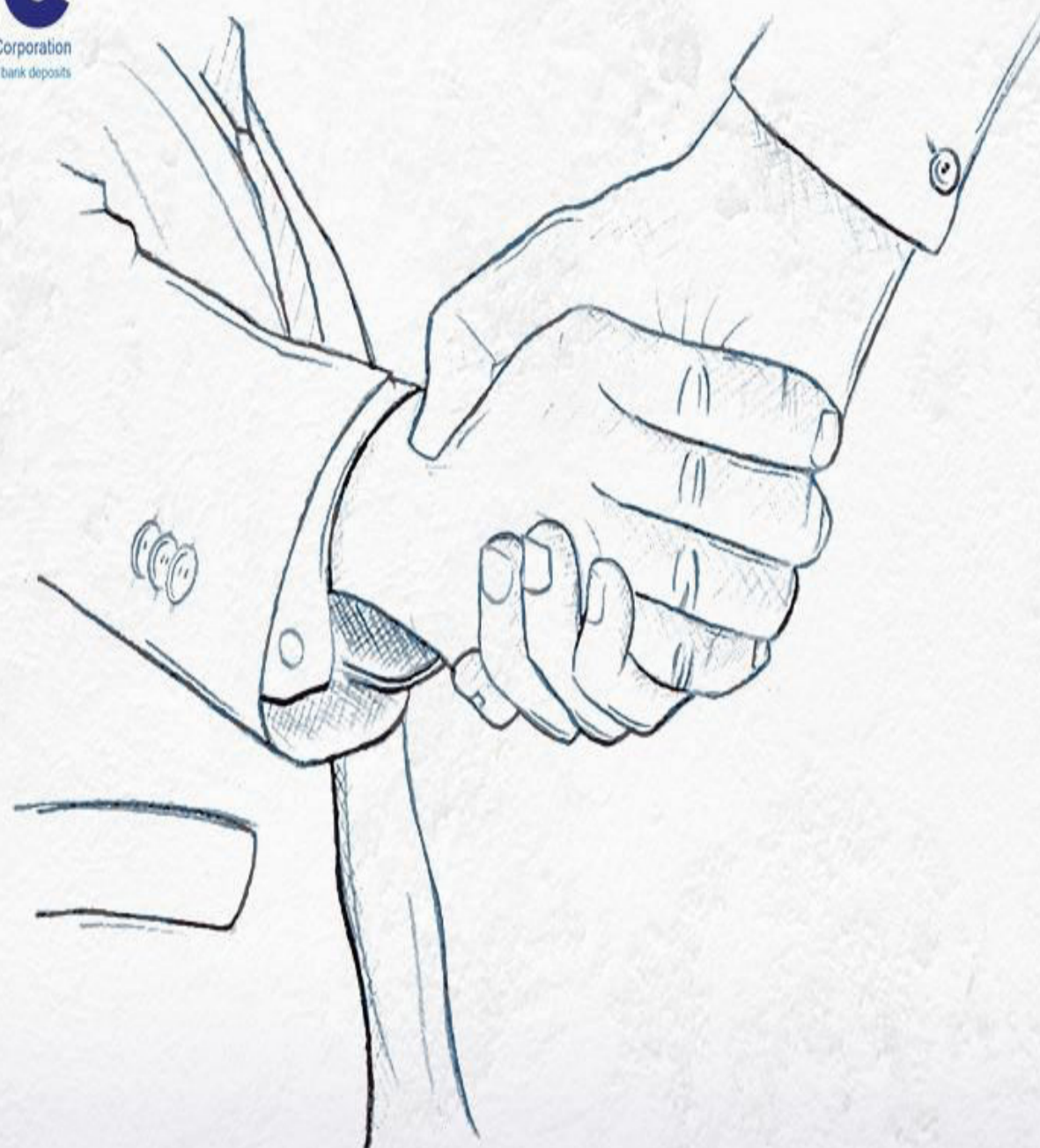
The presence of Morocco in Nigeria’s gas narrative is not incidental. It reflects a broader economic vision of regional integration and export diversification. The pipeline project sits at the intersection of energy infrastructure, continental trade and geopolitics. Nigerian officials, including the Vice President, have courted investors and reiterated President Tinubu’s commitment to the project as a strategic priority.

By standardising contracts, declaring prices publicly and guaranteeing payment finality, the system converts natural gas into a verifiable financial asset



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EDITORIAL**The Time For Nigerian Youth Is Now**

We cannot overstate the importance of the federal government's recent restatement of its commitment to youth empowerment. At the Nigeria Youth Academy Startup Grant Award Ceremony and the launch of NIYA Gigs, President Bola Ahmed Tinubu sent a clear message that young Nigerians will not be sidelined in the country's development. This is not merely rhetoric. This is a call to action, a long overdue recognition that Nigeria's future rests squarely in the hands of its youth.

For too long, young Nigerians have been treated as passive observers in the nation's progress. Opportunities were reserved for those with connections, not competence. Talent was stifled by bureaucracy and structural bottlenecks. With over 65 percent of the population under 30 and a median age barely over 18, this neglect has not only been unjust - it has been catastrophic for national growth. We cannot continue to squander the energy, creativity, and drive of our youth.

The government's focus on key sectors such as technology, agriculture, manufacturing, the creative economy, and green energy represents a strategic recognition of where the future lies. These are industries where young innovators can thrive, generate wealth, and create jobs. By providing mentorship, structured training, and digital skills development

through initiatives like NIYA Startup and NIYA Gigs, the administration is setting the stage for a youth-driven transformation. These programs are tangible. They are actionable. They are not abstract ideals - they are vehicles for real progress.

We welcome the administration's insistence that access to opportunities should now depend on talent, discipline, creativity, and courage rather than personal connections. For too long, Nigeria's youth have been trapped in a system where privilege, nepotism, and gatekeeping dictated outcomes. Breaking these barriers is not just fair; it is essential for unleashing the potential of a nation that has historically lagged behind due to mismanagement and exclusion.

Moreover, the fiscal reforms highlighted by Honourable Minister of Finance and Coordinating Minister for the Economy, Mr. Wale Edun, reinforce a meritocratic ecosystem where young entrepreneurs can compete on a level playing field. A fair economic environment does not merely benefit individuals - it strengthens the national economy, fosters innovation, and ensures that success is driven by competence rather than patronage.

However, we must also speak candidly. Words and promises are not enough. The real test lies in implementation, transparency, and consistency. The government

must ensure that NIYA programs are fully funded, accessible, and free from bureaucratic capture. Mentorship must be real, measurable, and accountable. Grants must reach the intended beneficiaries promptly. Anything short of this risks the programs being reduced to performative gestures rather than instruments of genuine empowerment.

We urge all stakeholders - government ministries, the private sector, civil society, and the youth themselves - to seize this moment. Young Nigerians must engage actively with these programs, take risks, innovate relentlessly, and hold the system accountable. The government has opened the door. It is now up to the youth to walk through it with courage and determination.

Nigeria stands at a pivotal moment. The potential of our young people is unmatched, but unrealized potential is wasted potential. By placing the youth at the center of national development, the federal government is not only making a moral choice - it is making an economic imperative. We, as a nation, must back this vision fully. There is no more time for delay, for excuses, or for sidelining the energy that can redefine Nigeria's future.

The era for Nigerian youth to lead is not tomorrow. It is now. And we must ensure that this opportunity is seized, celebrated, and sustained for generations to come.

DID YOU KNOW?

That President Tinubu's reforms are part of the Renewed Hope Agenda, designed to reposition Nigeria across critical sectors including education, energy, infrastructure, and innovation.

Stay tuned for more updates on reform milestones, policy impact, and opportunities for Nigerian citizens. Have feedback or questions? Send us an email at: editor@thereforms.ng

Time to Tell Nigeria's Story — The Position of The Reforms Newspaper

For far too long, the Federal Government of Nigeria (FGN) has been misunderstood, misrepresented, and misquoted — not for a lack of achievements, but for a tragic deficit in communication. Today, *The Reforms*, a National Newspaper, rises not as a mouthpiece, but as a credible national platform to correct the narrative and restore public confidence in Nigeria's reform-driven trajectory.

Let us be blunt: in the past, government's communication structures had been lethargic, inconsistent, and often reactive. Ministries, Departments, and Agencies (MDAs), despite overseeing groundbreaking reforms across agriculture, power, finance, education, digital innovation, energy, and infrastructure, had largely failed to communicate their successes with clarity and consistency. In their silence, distortions flourished. In their delays, misinformation had taken root.

This was not just a national communication failure — it was a vacuum of narrative power.

It is precisely in this void that *The Reforms* has emerged as a strategic imperative. Our mandate is not to whitewash governments' actions or spread propaganda. We are not beholden to spin doctors or political handlers. We are beholden only to the truth — the verifiable, policy-driven, people-impacting truth of Nigeria's reform journey.

The FGN has rightly endorsed *The Reforms* as the non-partisan channel through which MDAs and private sector partners can boldly articulate the ongoing transformation of the Nigerian economy and society. From economic diversification and tax reforms to housing delivery, digital governance, energy transition, and ease of doing business, among others, — we are committed to amplifying facts, not fiction.

Nigeria is not standing still. The country is moving — and moving fast. But without strategic story-

telling rooted in fact and transparency, that movement may be missed or, worse, maligned.

To the MDAs: You are implementing reforms. But reforms do not speak for themselves. You must. And *The Reforms* is here to help you do just that — professionally, objectively, and impactfully.

To the private sector: You are stakeholders in the reform process. Let your voice be heard. Let your innovations and contributions to national development be documented in a newspaper founded on the principle of national interest above noise.

It is time we tell our own story — the Nigerian story — not through borrowed voices or external media filters, but through a deliberate, intelligent platform that understands the nation and its nuances.

This is not a plea. This is a national call to action. Partner with *The Reforms*. Let the story of Nigeria's rebirth be told by those who live it, lead it, and believe in it.



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Nigeria's Education Spend Hits N3.52trn As Tinubu Pushes New Era Of Learning



Vice President Kashim Shettima

By Anita Dennis

Nigeria's education sector took centre stage in Abuja recently as the federal government confirmed that spending on schools, teachers, and students has risen to N3.52 trillion in the 2025 budget. The figure represents a steep climb from N1.54 trillion in 2023 and signals a renewed national push to rebuild a system long strained by underfunding and a fast-growing population.

The announcement came at the opening of the 2025 Nigeria Education Forum (NEF), convened by the Nigeria Governors' Forum (NGF) in partnership with the Federal Ministry of Education and the Committee of States' Commissioners of Education. This year's theme, centred on building sustainable and collaborative financing models, framed the day's discussions.

Vice President Kashim Shettima, represented by Aliyu Modibbo Umar, Special Adviser to the President on General Duties, set the tone with a stark warning. He said the country's rising number of out-of-school children should be treated as a national emergency. "The burden cannot rest on government alone. We must enlist private

sector actors, industry leaders, alumni networks, philanthropists, and communities to co-invest in laboratories, research centres, vocational hubs, innovation clusters, and endowment funds," he said.

VP Shettima argued that Nigeria has reached a point where old funding models can no longer carry the weight of its educational needs. He pointed to significant funding milestones under President Tinubu's Renewed Hope Agenda, including major disbursements by the Universal Basic Education Commission. UBEC released N92.4 billion in matching grants to 25 states and the FCT, allocated N19 billion for teacher development across 32 states and the FCT, and channelled N1.5 billion into 1,147 communities. States also received increased grants, rising from N1.3 billion to more than N3.3 billion and unlocking over N6.6 billion in counterpart funding.

The Vice President also spotlighted the Nigerian Education Loan Fund created under the 2024 Student Loans Act. So far, NELFUND has disbursed N86.3 billion to 450,000 students in 218 tertiary institutions. "The Fund signals a new era where no Nigerian is denied tertiary education for lack of money," Shettima said. He added that

the country must insist on safe, well-equipped schools and ensure that teachers are properly trained and motivated if it hopes to address the widening learning crisis.

In his remarks, he emphasised the need for joint responsibility at all levels. Collaboration between federal and state authorities, transparent management of funds, and renewed community involvement, he said, are indispensable to sustaining the gains being made. According to him, local governments, traditional institutions and community associations must begin to take greater ownership of school facilities, security and teacher welfare.

"Education is not just a line item in the national budget. It is the foundation of our national identity, the engine of economic transformation, and the shield of our collective security," VP Shettima said, drawing applause from participants across academia and government.

With the budget now at its highest point in years, expectations are rising just as quickly. The forum's speakers made clear that the real challenge will be converting this historic investment into tangible improvements for classrooms, teachers, and millions of Nigerian children whose futures depend on a system strong enough to carry them forward.



Funding Nigeria's Agriculture, Growing Prosperity

At Heart of Nigeria’s Health Reform, Governors Embrace 2025 PHC Leadership Challenge Awards



Mallam AbdulRahman AbdulRazaq, Chairman of NGF/Governor of Kwara State

By. Ahmed Ahmed

When Nigeria’s 36 governors signed the Seattle Declaration in 2019, they made a promise that good health would not depend on luck or geography. Six years later, that pledge has grown into one of the country’s strongest accountability platforms for primary health care, and it took the center stage last Friday as leaders gathered for the third edition of the Primary Health Care (PHC) Leadership Challenge Awards in Abuja.

The ceremony, hosted by the Nigeria Governors’ Forum (NGF) in partnership with UNICEF and the National Primary Health Care Development Agency (NPHCDA) and supported by the Gates Foundation, celebrated states that have shown unusual commitment to strengthening primary health care for millions of Nigerians. At the event which took place on December 12, 2025, at 7:00 pm, many observed that the challenge

has become one of Nigeria’s clearest examples of how political will could turn into real outcomes. An NGF representative captured this sentiment, noting that the platform “has become a beacon of what strong, accountable leadership can achieve in our health system. It celebrates results, rewards performance, and ultimately delivers better care for our people.”

A Structured Push to Fulfill Commitments

The Primary Health Care Leadership Challenge was built to keep governors focused on their promises under the Seattle Declaration. At its core is a Performance Monitoring Framework that measures how well states are strengthening governance, financing, quality of care, evidence use, and sustainability within their PHC systems. These indicators were selected by national PHC stakeholders based on the principles of meaningfulness, availability, movability, measurability, and simplicity (MAMMS).

After the first edition of the awards, the presidential indicators of the Nigeria Health Sector Renewal Investment Initiative were also integrated into the assessment framework. The result is a system that does not only reward states for what they build but for how consistently they fund it, manage it, and sustain it.

What the Judges Look For

Governors are evaluated on the performance of PHC governance structures, budget releases, availability of trained health workers, infrastructure readiness, reliable data use, and efforts to institutionalize PHC leadership at the Local Government Area (LGA) level. Independent verification agents and judges ensured that results were credible and publicly defensible.

Awards Designed to Motivate, Reinforce Progress

This year’s edition presented 13 awards: two for each of the six geopolitical zones and one national prize for the overall best performing state. A total of US\$6.1 million was shared across the winning states, and every cent is earmarked for reinvestment into local PHC systems.

The awards have a strong history. In 2023, Borno emerged as the national champion, earning \$700,000 as overall best performer and \$500,000 as the leading state in the Northeast. Kwara, Jigawa, Ebonyi, Rivers, and Ondo emerged best performers in their zones, with FCT, Bauchi, Zamfara, Abia, Edo, and Ogun emerging runners up.


In 2024, Anambra took the national prize under Governor Charles Soludo, securing \$700,000. The zonal winners were Anambra, Rivers, Osun, Yobe, Kaduna, and Kwara, while Abia, Delta, Lagos, Gombe, Jigawa, and the FCT took the runners up positions. Gombe also received a special innovation award.

A Platform That Has Become a Movement

Now entering its third cycle, the challenge is regarded as one of the most credible state-level accountability mechanisms in Nigeria’s health sector. It blends competition with peer learning and encourages governors to adopt the best-performing strategies from across the country.

“This is not just an award ceremony, it is a celebration of impact, accountability, and a commitment to the health and wellbeing of every Nigerian,” said an official associated with the program.

As stakeholders gathered at the event, one thing was certain that the PHC Leadership Challenge has grown beyond a competition. It has become a quiet but powerful movement pushing Nigeria closer to a future where every person, from Sokoto to Calabar, can walk into a functional primary health care center and receive quality care.



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Governors Highlight Rising Health Funding, Stronger Accountability At PHC Leadership Awards



L-R: Engr. Abdullahi A. Sule, Governor of Nassarawa State; Mallam Dauda Lawal, Governor of Zamfara State; Dr. Alex Otti, Governor of Abia State, among others at the event.

By Jennete Ugo Anya

Nigeria's governors have pointed to rising investments, stronger accountability and measurable health outcomes as evidence that reforms in primary healthcare are beginning to take root across the country.

Speaking at the Third Edition of the Primary Health Care (PHC) Leadership Challenge Awards Night in Abuja last Friday, Mallam AbdulRahman AbdulRazaq, Chairman of the Nigeria Governors' Forum (NGF)/Governor of Kwara State, represented by Engr. Abdullahi A. Sule, Governor of Nassarawa state, said states have made significant progress in strengthening primary healthcare systems over the past three years, driven by deliberate leadership and sustained political commitment.

The event, held at the Bola Ahmed Tinubu International Conference Centre, brought together Vice

President Kashim Shettima, state governors, senior health officials and development partners to mark another round of recognition for states that have shown leadership in primary healthcare delivery.

According to the NGF chairman, health sector funding at the subnational level has grown steadily, with the combined health budgets of the 36 states rising from N831 billion in 2022 to N2.36 trillion in 2025. He noted that about 30 percent of these annual budgets are now dedicated specifically to primary healthcare, a shift that has supported facility upgrades, recruitment of health workers and early signs of improved outcomes, including reductions in institutional maternal mortality.

He said the progress recorded since the first edition of the PHC Leadership Challenge shows what is possible when state leadership is intentional and accountable, noting that the awards have evolved into a national tradition tied to Nigeria's annual ob-

servance of Universal Health Coverage Day.

The NGF chairman also commended the Coordinating Minister of Health and Social Welfare and his team for working closely with state governments to drive reforms under the Health Sector Renewal Compact, which was signed two years ago by President Bola Ahmed Tinubu, the 36 governors and development partners. He described the compact as a turning point that has helped align federal and state efforts around shared health priorities.

To deepen accountability, he disclosed that the Forum has introduced scorecards to track state commitments across key health initiatives. An expanded scorecard focused on subnational obligations under the Health Sector Renewal Compact is expected to be released in 2026, allowing governors and the public to monitor progress more transparently.

The NGF chairman reaffirmed the states' commitment to the goals of the Seattle Declaration, stressing that access to quality primary healthcare should not depend on location or circumstance. He said the gains recorded so far demonstrate that these commitments go beyond statements and are being pursued through concrete actions at the state level.

He thanked Vice President Shettima for attending the event, describing his presence as a signal of continued federal support for primary healthcare reforms. He also acknowledged commissioners for health, heads of health agencies, local government representatives and development partners, including the Gates Foundation, UNICEF, WHO, the World Bank, the EU and GAVI, for their roles in supporting primary healthcare delivery nationwide.

The ceremony concluded with the recognition of states that have shown outstanding leadership in advancing primary healthcare, as governors renewed their pledge to sustain momentum and push Nigeria closer to universal health coverage.

National Single Window Pushes Toward 2026 Launch As Tinubu's Backing Speeds Up Reforms

By Kingsley Benson

Nigeria's long-awaited National Single Window, a flagship trade facilitation platform meant to cut delays at the nation's borders, is finally gaining momentum after years of stalled attempts. This time, the Federal Inland Revenue Service (FIRS) says the project is on track because it enjoys something its earlier versions never had: the full and consistent backing of the Presidency.

Dr. Zacch Adedeji, Executive Chairman of the FIRS, recently told maritime reporters at the All Nigerian Maritime Journalists Retreat in the Lagos Free Trade Zone that the renewed political will has changed everything. According to him, "earlier efforts struggled because the project did not have strong enough ownership. Today, President Bola Tinubu's interest has unified all the agencies and given us the push we need to meet global standards."

He said a steering committee made up of all major trade-related agencies now works directly out of the Office of the President, which has helped remove bureaucratic gaps that slowed down previous administrations. Represented by Ayokunu Oyeniya, Head of Change and Stakeholder Management for the NSW, Adedeji said the project

moved faster once the President launched the implementation phase in April 2024.

"We have completed detailed business process analysis, wrapped up the first round of User Acceptance Testing with several regulators, and we are now carrying out additional tests with the Nigerian Ports Authority and NIMASA," he said. Another round of testing will take place in January 2026, followed by full-scale training across the trade ecosystem beginning in February.

The government expects the platform to go live in March 2026. Adedeji said the benefits will be visible almost immediately. "Countries that have working single window systems cut export processing times from more than ten days to two or three. With the scale of work we have done and the technology we are deploying, Nigeria can match and even surpass this within the first one or two years."

The FIRS chief pointed to Ghana's decade-old single window as an example of what consistency can deliver. "Ghana has done well, but we are building a more advanced system. We are deploying new scanners, tightening centralised risk management and bringing in data intelligence tools. All of this reduces the need for physical inspections and speeds up port operations."

He urged stakeholders to stay engaged as the rollout draws near. "There will be challenges, but we already have structures in place for quick response. Continuous improvement is built into the system."

For journalists and other actors in the maritime supply chain, the implications are significant. MARCON President, Ismail Anienu, reminded participants that Nigeria's position in West and Central Africa makes the success of the NSW more than a technical reform. "Whatever happens in our trade system affects the entire region. Our ports create jobs and drive productivity, but inefficiencies like long vessel turnaround times weaken competitiveness," he said.

Anienu noted that while Nigeria is moving in the right direction, "there is still much ground to cover." The retreat, he added, was organised to help journalists better understand how technology is reshaping global trade and how they can communicate these changes to the public.

With the clock ticking toward March 2026, the NSW project has become one of the clearest tests of the government's promise to rebuild confidence in Nigeria's trade infrastructure. For the first time in years, officials say the pieces are falling into place.

NGF Chairman Opens NEF 2025 As Governors Push New Era Of Education Financing



Mallam AbdulRahman AbdulRazaq, Chairman of NGF/Governor of Kwara State

By Jennete Ugo Anya

Nigeria's most consequential conversation on education financing in recent years opened in Abuja last Tuesday, with the Chairman of the Nigeria Governors' Forum (NGF), Mallam AbdulRahman AbdulRazaq, declaring that the country has reached "a defining moment" and must overhaul how it invests in its young population.

Welcoming delegates to the maiden Nigeria Education Forum (NEF) in Abuja, the Kwara State Governor said that the gathering brings together "the nation's leading voices in education" and serves as a national think tank for building a coherent pathway to sustainable funding and sector reforms.

He thanked a long list of partners and sponsors, including Premium Trust Bank, Edo, Enugu and Kano State Governments, NewGlobe, the Federal Inland Revenue Service, Bayelsa and Plateau State Governments, Samsung West Africa and Seplat Energy. "To all our guests and participants, I bring you warm greetings from the NGF, a collaborative platform through which the 36 Governors champion good governance, human capital development, and sustainable economic transformation," he said.

A Critical Moment For Nigeria's Youthful Population

AbdulRazaq said Nigeria's demographic reality demands urgent and strategic investment. "With 43 percent of our population under the age of 14 years and another 33 percent between 15 and 24 years old, our demographic trajectory presents an extraordinary opportunity for wise and systemic investment."

But the data remains sobering. "National education spending remains at three percent of GDP," he said, far below the global benchmark of four to six percent.

Budgetary allocations of eight percent at the federal level and 14 percent across states still fall short of UNESCO's recommended 15 to 20 percent.

Even where states are improving allocations, the real challenge lies in implementation. "In 2024, states utilised only 67 percent of budgeted funds, resulting in an N800 billion shortfall rooted in unexecuted capital projects," he warned. "This recurring implementation gap is one of the most urgent issues before us."

States Increasing Funding, But Execution Is Lagging

The forum heard that states spent N1 trillion on education in 2022, budgeted N1.6 trillion in 2023 and increased this to N2.4 trillion in 2024. For 2025, states collectively raised the allocation to N3.6 trillion, "driven largely by a 69 percent rise in capital allocations."

The projection for 2026 is even more ambitious. Lagos, Kano, Enugu, Kaduna, Katsina and Abia alone are expected to appropriate N1.8 trillion. Kano, Enugu, Kaduna and Abia will commit 30, 32, 25 and 20 percent of their budgets, respectively, while "two-thirds of the states are projected to meet the 15 percent global benchmark."

He acknowledged fiscal constraints. "We are hopeful of addressing debt servicing challenge which exceeds total education expenditure in some states," he said, noting that this limits the ability to invest in teachers, foundational learning, TVET and higher education. Still, he insisted that "modalities have been put in place to address these critical needs."

Three Strategic Priorities For States

AbdulRazaq outlined the three pillars the NGF is strengthening to support state-level transformation.

1. Access and Continuity:

States are expanding interventions to improve enrolment, retention and transition, especially for

girls, vulnerable learners and underserved areas. "The role of the State Universal Basic Education Boards, Commissioners of Education and state planning agencies remains central to deepening equitable access," he said.

2. Learning and Skills Development:

He said states are "rethinking instructional models to strengthen literacy and numeracy, deepen teacher capacity and embed the skills sets needed for Nigeria's educational and economic competitiveness." Initiatives range from digital learning environments to competence-based TVET reform.

3. Sustainable Financing and Efficient Delivery:

"The future requires more than higher budgets; it demands smarter financing and disciplined execution," he said. He called for improved domestic revenue mobilisation, pooled funds, education bonds, strong industry partnerships and transparent mechanisms to protect capital investments.

The Role Of 'Town and Gown'

The forum's theme, Pathways to Sustainable Education Financing, placed emphasis on aligning academia, industry and government.

He highlighted three essentials:

- "Education and industry must co-create solutions that reflect labour market realities and skill sets for employability."
- "Financing must be diversified, predictable and resilient."
- "Universities, polytechnics and research institutions must evolve into engines of innovation and value creation."

For him, education reform is no longer a choice. "It is an economic, social and national security imperative." He said the next two days should help "crystallise a collective strategy" for a modern, future-ready education ecosystem.

Strengthening State Capability Through NGF Academy

AbdulRazaq reaffirmed the central role of the NGF Academy and Leadership Centre. He described it as "our premier institution for advancing executive leadership, governance excellence and evidence-driven policymaking."

He said the Academy will continue to provide "cutting-edge analytics, capacity-building tools and dynamic peer-learning platforms" to help states elevate planning, sharpen budget efficiency and deliver transformational results.

As he closed, he thanked partners and saluted states "working tirelessly to reposition education as the foundation of Nigeria's prosperity." The Governor expressed confidence that NEF 2025 would mark "the beginning of a new era, one where financing matches ambition, execution matches commitment, and education becomes the engine that powers our national renewal."

Nigeria's governors are signaling that education financing is set for a structural shift, with states preparing to meet global benchmarks and embrace stronger accountability for how funds are used. The speech frames education not just as social policy but as an economic and security priority, linking investment outcomes directly to the country's demographic future. It also positions the NGF as the central driver of subnational reforms.

Nigeria's Education Renewal Gains Momentum As Education Minister Unveils Systemwide Reforms



Dr. Tunji Alausa, Honourable Minister of Education

By Musa Ibrahim

"No learner must be left behind."

Nigeria's ambitious plan to rebuild its education system received a fresh push recently as Dr. Tunji Alausa, Honourable Minister of Education, told participants at the Nigeria Education Forum (NEF) 2025 that the country's transformation is "already underway" and anchored on a compact jointly designed by the federal government, states, and critical education institutions.

Speaking at the event, the Honourable Minister described the maiden NEF 2025 as "a national platform for collective ownership of the future of education" and thanked the Nigeria Governors' Forum (NGF) for convening what he called a decisive space for Federal and subnational leaders, policy makers, global partners, the private sector, academia, and innovators.

"Education is the bedrock of national development," he said, adding that the quality of schools, teacher capacity, and the relevance of curriculum "will determine the future of our nation." While acknowledging progress in policy and implementation, he cited persistent gaps in access, equity, infrastructure, quality assurance, and teacher development.

NESRI: A Reform Agenda Built With States

Dr. Alausa offered a detailed look at the Nigeria Education Sector Renewal Initiative (NESRI), the administration's flagship framework under the Renewed Hope policy direction of President Bola Ahmed Tinubu.

"Nigeria's education transformation is already underway, and it is being built through full and extensive collaboration with our subnational governments and the Nigeria Governors' Forum and our esteemed partners," he said.

He stressed repeatedly that NESRI "is not a federal project imposed from Abuja" but "a unified national blueprint jointly shaped" with the NGF, all 36 states and the FCT, education boards, councils, development partners, civil society, and private actors. The initiative spans basic, technical, tertiary, and digital education and rests on a core commitment:

Data, Access And Safety: A System-wide Overhaul

One of the clearest indicators of progress, he said, is the scale of collaboration on the Nigeria Education Data Initiative (NEDI), described as "the most ambitious Education Management Information System (EMIS) reform in Nigerian history."

According to him, 21 states have uploaded their school data to the national EMIS platform; 202,000 schools are now digitized; and geospatial mapping has revealed gaps in access, infrastructure, and teacher deployment. "States now report real-time enrolment, teacher, and infrastructure data, enabling evidence-driven decisions," he said.

The Honourable Minister also highlighted joint efforts to reintegrate out-of-school children. "Faith-based, nomadic, Tsangaya and non-state schools are being integrated into mainstream education," he said. So far, 1,400 Tsangaya teachers have received digital literacy training, 35,000 children have been returned to school, and UBEC early childhood funding has expanded. A new reimbursement scheme for private schools will begin in 2025/26.

On security, he said the ministry is working with the National Counter-Terrorism Centre. "Comprehensive school safety frameworks have been implemented nationwide," he noted, with 300 Unity College principals and security officers trained in emergency response.

Teachers, TVET, STEMM And The Skills Pipeline

He detailed a busy year of teacher reforms, showing improved professional standards supported by the Teachers Registration Council of Nigeria. "A total of 76,350 teachers have been newly registered across states," he said, alongside digital literacy programmes for thousands of teachers and education officers.

In partnership with states, TVET expansion has accelerated with 1,600 centres accredited nationwide, 5,600 teachers trained in trade specialisa-

tions, 479 programmes accredited, and more than 250,000 students enrolled in certified institutions. States are also adopting open and distance learning for technical training.

The Honourable Minister also pointed to expanding collaboration with states in STEMM education. "We have trained 6,000 secondary school teachers in Artificial Intelligence," he said. Digital learning buses have been deployed to STEMM institutions, and EDUREVAMP Communities of Practice are now active across multiple states.

On girl-child education, he said the AGILE programme has provided life skills to 95,341 girls, enrolled 47,463 girls into alternative learning centres, trained more than 279,000 learners in digital literacy, and awarded scholarships to 577,863 girls through conditional cash transfers. The LUMINAH 2030 project now operates in 12 pilot states.

Scholarships, Diaspora Expertise And Innovation Grants

Reforms under NESRI also include a broad suite of financial support schemes: "482,342 students benefited from NESRI scholarship programmes," the minister said, noting that more than 828,000 applications were received nationwide.

He added that NELFUND resources have now reached 234 state-run tertiary institutions, with N9.7 billion disbursed to 12,434 students as bursaries and N4.05 billion to 8,535 students under the Nigerian Scholarship Scheme.

To strengthen teaching and research, the Diaspora Bridge Programme has engaged 808 diaspora experts and 889 Nigerian academics across 230 state-linked institutions.

The Honourable Ministry also launched the Student Venture Capital Grant, a STEMM-focused funding line for student-led startups and research ventures to strengthen innovation culture across tertiary institutions. "Nigeria's next generation of innovators must emerge from our universities and polytechnics," he said. "S-VCG ensures they are funded, supported, and mentored."

Confronting The Alarming Dropout Pipeline

He presented new data that exposes the depth of Nigeria's education pipeline collapse. "Thirty million children enter primary school; only ten million transition to JSS1; approximately six million reach Senior Secondary School," he said.

He identified three key drivers: shortages of JSS and SSS schools, long commuting distances in rural communities, and cost or safety barriers. To address this, he said the government and states are working together to expand infrastructure, implement 12 years of compulsory basic education, and deploy more teachers to underserved areas.

A Call For Stronger Alignment

In his closing appeal, he urged Governors, Commissioners, and partners to accelerate reforms across all states, scale up data reporting for full NEDI integration, expand teacher training, and work with the private sector to build stronger TVET, STEMM, and innovation ecosystems. He also called on stakeholders to leverage NELFUND and S-VCG to unlock youth creativity and national productivity. "NESRI is not a federal programme. NESRI is Nigeria's programme," he said. "Its success depends on our shared resolve."

He encouraged stakeholders to treat the forum as a turning point. "Let this Forum mark the acceleration of NESRI implementation at all levels, ensuring that every Nigerian child learns, thrives, and contributes to our nation's future."




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UNICEF Says Strong Primary Health Care Is Key To Nigeria's Universal Health Coverage Drive



Ms Wafaa Saeed, UNICEF Country Representative (m), with other stakeholders at the 3rd edition of PHC Leadership Challenge

By Jennete Ugo Anya

The United Nations Children's Fund (UNICEF) has reaffirmed its commitment to supporting Nigeria's primary healthcare reforms, stressing that access to quality healthcare remains a fundamental right, not a privilege.

UNICEF Country Representative, Ms Wafaa Saeed, made this known at the Third Edition of the Primary Health Care (PHC) Leadership Challenge, held to mark Universal Health Coverage Day. She described the moment as symbolic, noting that primary healthcare is where the promise of universal health coverage is either realised or quietly lost.

Speaking before an audience that included Vice President Kashim Shettima, state governors, senior health officials and development partners, Saeed said Nigeria's path toward universal health coverage and the Sustainable Development Goals (SDGs) begins at primary healthcare centres. She noted that these facilities are where mothers give birth, children receive their first vaccines and families seek care with trust. For millions of Nigerians, she said, primary healthcare is not just the first point of care but the only one available.

She also said that the country is at a critical stage in its health reform journey, with the Federal Ministry of Health driving far-reaching changes under the Nigeria Health Sector Renewal Investment Initiative launched in November 2023. According to her, the reforms have provided a clear direction for the sector, with the right focus and ambition needed to deliver meaningful results.

Saeed further said that UNICEF is proud to walk alongside the Nigerian government, working closely with the Federal Ministry of Health, the National Primary Health Care Development Agency (NPHCDA) and other partners to align programmes around action, accountability and outcomes that people can see and feel.

She acknowledged that challenges remain,

particularly high maternal, newborn and child mortality rates, as well as barriers that prevent families from consistently accessing quality care. Addressing these challenges, she said, requires strong leadership at the state and local government levels, with governors playing a key role in strengthening systems, empowering local governments and translating intent into measurable change.

The UNICEF representative noted that the 2025 ceremony marked the final round of the PHC Leadership Challenge supported by the Gates Foundation. She said while this phase of the challenge is coming to an end, its impact will extend far beyond the awards, pointing to governance improvements at the local government level and the willingness of states to respond to evolving performance indicators aligned with national priorities.

She expressed appreciation to partners including the Gates Foundation, the Aliko Dangote Foundation, state governments, the Nigeria Governors' Forum (NGF), NPHCDA and other stakeholders for their roles in advancing the initiative, noting that progress in health is never achieved in isolation.

Saeed also urged stakeholders to remain guided by the commitments of the Seattle Declaration, including better governance, smarter financing, a stronger health workforce, evidence-based decision-making and state-led, local government-owned primary healthcare systems.

Earlier in her remarks, she offered condolences to the government and people of Bayelsa State following the death of the state's Deputy Governor, describing him as a committed public servant whose passing was deeply felt.

She concluded by calling for renewed resolve to build a future where no woman fears childbirth and where seeking healthcare does not push families into poverty, saying the work on primary healthcare ultimately represents hope for millions of Nigerians.

Quotes of the Week

Vice President Kashim Shettima

Education is not just a line item in the national budget. It is the foundation of our national identity, the engine of economic transformation, and the shield of our collective security.

Bismarck Rewane, MD of Financial Derivatives Company

Nigeria is standing at the threshold of a profound economic reset, with the potential either to accelerate into a new era of stability and growth or stumble at the edge of transformation if reforms stall.

Mohammed Idris, Honourable Minister of Information/ National Orientation

True patriotism is the daily choice to be responsible for our nation's story, its progress, and its image. Nigeria's destiny does not rest in the hands of a few, but in the actions of 200 million citizens.

VP Shettima Warns Of “Uneducated Generation” Risk, Calls For New Era Of Shared, Sustainable Education Financing

By Musa Ibrahim

Nigeria’s most consequential education gathering in years recently opened in Abuja with a stark warning and an urgent call to collective action.

Speaking at the maiden Nigeria Education Forum (NEF 2025), Vice President Kashim Shettima said that the nation stands at a defining crossroads where its demographic realities, funding pressures and skills shortages demand nothing less than a complete rethink of how education is financed and delivered.

The summit, which brings together federal and state governments, private sector leaders, development partners, academics and civil society, comes against the backdrop of mounting concern that Nigeria’s current education trajectory is insufficient for its fast-growing youth population. It was noted that 43 percent of Nigerians are under 14, a third are between 15 and 24, and the country still ranks among the lowest on the global Human Capital Index. With only three percent of gross domestic product (GDP) and 8.2 percent of the national budget going to education, Nigeria’s financing gap has widened just as learning outcomes and labour-market readiness fall behind. That was the reality the Vice President confronted head-on.

“A nation does not rise on the scale of its industries or the ambition of its people alone,” Shettima told delegates. “Nations rise when the people, regardless of circumstance, are equipped with the knowledge to imagine a better future and the skills to build it. Nothing threatens a civilisation more than an uneducated generation.”

He described the forum as arriving “at an inflection point in our national journey,” adding that the era of relying on “traditional models of government-only funding” is over. “We must transition towards a system that is collaborative, innovative, and resilient,” he said.

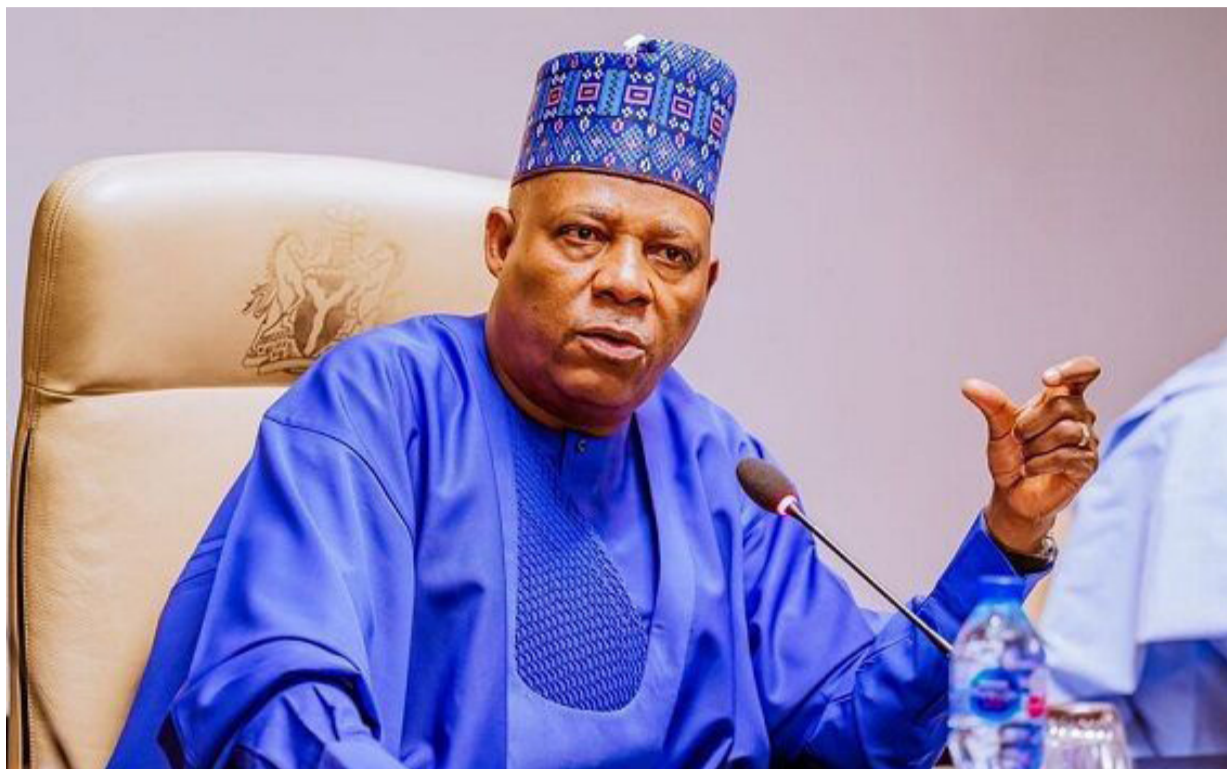
A Budget Growing, But Not Enough

VP Shettima outlined the administration’s steep increase in education allocations, noting that funding rose from N1.54 trillion in 2023 to N2.18 trillion in 2024 and now N3.52 trillion in 2025. “This growth reflects our belief that education is the foundation of national stability, progress, and prosperity,” he said.

He highlighted major increases across key agencies:

- TETFund rising from N320.3 billion in 2023 to N1.6 trillion in 2025
- Matching grants enabling 25 states and the FCT to access N92.4 billion
- N19 billion channeled into teacher development in 32 states and the FCT
- Over N1.5 billion reaching more than 1,147 communities
- UBE grants rising from N1.3 billion to N3.3 billion per state
- NELFUND disbursing N86.3 billion to 450,000 students across 218 institutions

According to him, NELFUND “signals a new era where no Nigerian is denied tertiary education for lack of money.” Yet, set against the trends outlined in the NEF background analysis, it is clear that even these increases leave a gap too large for government alone to shoulder. Nigeria’s pop-



Vice President Kashim Shettima

ulation is expanding faster than its classrooms, its skill requirements are evolving faster than its curriculum, and global education financing has shrunk.

A Call for a New Compact

“But what we must not overlook,” Shettima warned, “is that the burden cannot rest on government alone.” He called for a new financing compact involving private sector actors, alumni networks, philanthropists, communities, local governments and industry leaders.

“Industry must work closely with tertiary and vocational institutions to shape curricula that reflect real labour-market needs,” he said. Universities, he added, must build “a sustainable endowment culture,” mobilise alumni support and establish professorial chairs that deepen academic excellence. He also stressed the urgency of addressing Nigeria’s learning crisis.

“The millions of out-of-school children represent a national emergency,” he said, calling for unified action from all tiers of government and community stakeholders. Technical and vocational training must be scaled up, he argued, because “marketable skills reduce socioeconomic vulnerability.”

Grounding the VP’s Vision in the NEF Reality

The themes of NEF 2025 mirror the blueprint the Vice President laid out. From access and con-

tinuity to learning and skills, and finally to financing, the forum is designed to interrogate the very foundations of the system. Plenary sessions will examine school-to-industry linkages, basic education outcomes, skill-based training, innovative financing, and lessons from decades of implementing the Universal Basic Education Act.

As the NEF background sets out, participants are expected to confront questions that go to the heart of Nigeria’s development path:

- How can enrolment and retention be improved and scaled?
- How can learning be prioritised alongside expansion?
- What skills does Nigeria need for its development vision?
- What partnerships and curriculum reforms can unlock measurable change?
- Which financing models can sustain a system under fiscal strain?

VP Shettima cast the Forum as a historic moment. “We do not treat education as just a line item in the national budget,” he said. “We treat it as the foundation of our national identity, the engine of our economic transformation, and the shield of our collective security.” He urged stakeholders to commit to “impact at scale,” calling the NEF “the beginning of a national transformation.”

“I hereby declare the 2025 Nigeria Education Forum open,” he said, closing with a call for shared resolve.



A cross section of the students at the event



NIGERIA FIRST

“

Let us be blunt: in the past, government’s communication structures had been lethargic, inconsistent, and often reactive.

MDAs, despite overseeing groundbreaking reforms across agriculture, power, finance, education, digital innovation, energy, and infrastructure, had largely failed to communicate their successes with clarity and consistency. In their silence, distortions flourished. In their delays, misinformation had taken root.

”

PHC Leadership Challenge Drives Funding, Workforce Growth, Service Gains, Says NPHCDA Boss



Dr Muiy Aina, Executive Director/CEO of NPHCDA

By Majeed Salaam

The Executive Director/Chief Executive Officer (CEO) of the National Primary Health Care Development Agency (NPHCDA), Dr Muiy Aina, has said Nigeria's Primary Health Care (PHC) Leadership Challenge is strengthening accountability among states while delivering measurable improvements in health services nationwide.

Dr Aina spoke last Friday at the 2025 PHC Leadership Challenge Award Ceremony, where he described the initiative as a tool that has encouraged healthy competition among states and accelerated reforms at the primary healthcare level.

He noted that the challenge, now in its third cycle, has helped drive concrete actions by state governments, leading to expanded access to quality and equitable primary healthcare services that Nigerians can trust.

According to him, progress recorded so far reflects strong collaboration between federal, state and local governments, development partners and the private sector, guided by President Bola Ahmed Tinubu's health sector vision under the National Health Sector Renewal Investment Initiative, being implemented by the Coordinating Minister of Health and Social Welfare.

Dr Aina disclosed that more than 2,100 primary healthcare centres have been revitalised across the country, with work ongoing in over 1,600 others. He stated that essential health commodities have been delivered to at least one PHC in all 774 local government areas, while medical equipment has been distributed to 500 revitalised facilities in the first phase.

On financing, he said reforms under the Basic Health Care Provision Fund, now restructured as BHCPF 2.0, have led to the disbursement of N52.5 billion to over 8,300 PHCs since 2023. He stated that N14.01 billion was released in the first two quarters of 2025 alone, with further disbursements ongoing under a revised funding framework that provides direct quarterly funding to facilities based on utilisation.

Dr Aina also highlighted investments in human resources, describing frontline health workers as the lifeblood of

primary healthcare. He said over 72,000 workers have been trained so far, with thousands more currently undergoing training. An e-learning platform has also been developed to support continuous, self-paced learning, with content being translated into major Nigerian languages.

In maternal and newborn health, he said the Maternal and Neonatal Mortality Reduction Innovation Initiative has recorded a 22.5 percent increase in antenatal care attendance in the third quarter of 2025. He also stated that 10,000 of pregnant women have been linked to PHCs, while essential maternal and neonatal commodities have been distributed across several states to support over one million women.

On immunisation, Dr Aina said Nigeria has reached millions of children through targeted strategies, including large-scale campaigns against measles, rubella and polio. He noted that routine immunisation efforts have also reduced the number of zero-dose children, while hundreds of thousands of adolescent girls have received the HPV vaccine.

He noted that digital tools, including a live PHC functionality dashboard, are improving transparency, visibility and accountability across the system.

Despite the gains, Dr Aina said many states still need to do more, particularly in recruiting skilled birth attendants and community-based health workers. He also urged high-risk polio states to take greater ownership of eradication efforts and to plan for sustainable financing of immunisation and primary healthcare.

He warned that funding support for the Leadership Challenge from the Gates Foundation will end in 2026, calling on state governors to take full ownership of the initiative by mobilising resources and strengthening partnerships to sustain it.

Dr Aina encouraged states that did not receive awards to see the outcome as a call to intensify efforts, while urging winning states not to relent. He reaffirmed NPHCDA's commitment to working with all stakeholders to ensure every Nigerian has access to quality primary healthcare services.

He concluded by congratulating the award recipients and thanking participants for their continued support of primary healthcare reforms across the country.

Reforms Nuggets

Nigeria Re-Elected Into IMO Council

- Nigeria has secured a seat in Category C of the International Maritime Organization (IMO) Council for the 2026–2027 biennium, marking a return after 14 years.

- President Bola Ahmed Tinubu says the election victory is a global endorsement of Nigeria's rising maritime profile and its commitment to safe, secure, and environmentally responsible shipping.

- The vote took place on Friday, November 28, during the IMO General Assembly in London.

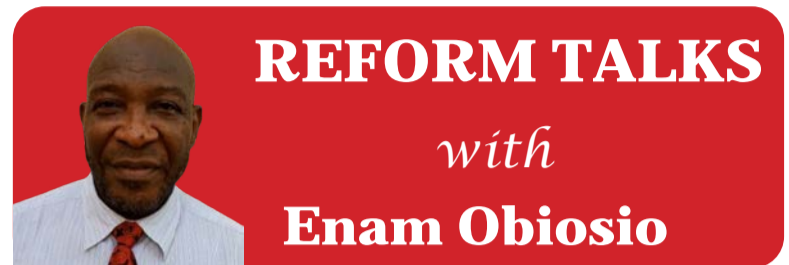
- The President commended Minister of Marine and Blue Economy, Dr. Adegboyega Oyetola, NIMASA, ministry staff, and the diplomatic delegation for strategic work that led to Nigeria's successful bid.

- President Tinubu says the new mandate supports his administration's plan to unlock the blue economy, boost maritime infrastructure, and strengthen anti-piracy operations.

- He reaffirmed Nigeria's commitment to cooperation, innovation, fairness, and global maritime regulation.

- The President thanked IMO member states for their trust and pledged that Nigeria will actively contribute to advancing international maritime goals.

When Employers Steal Workers' Tomorrows



I have covered many policy failures in this country, but nothing tests my patience like the casual wickedness of employers who refuse to remit pension contributions. Every time I hear National Pension Commission (PenCom) announce another recovery figure, I feel the same mix of anger and disbelief. Not because the commission is failing, but because employers still think they can play games with the future of their own workers. And for years, many have gotten away with it.

So when PenCom said recently that the era of impunity is over, I felt something shift. Maybe it was hope. Maybe it was just relief that someone in authority had finally used the words that needed to be said. Either way, the mood in that room in Lagos, where PenCom trained its accredited recovery agents, was different. Sharper. Less tolerant. More serious.

Omolola Oloworaran, the Director-General (DG) of PenCom, delivered the message through Samuel Chigozie Uwandu, the Commissioner of Inspectorate. But the weight of her words carried through clearly. She said every unremitted naira is a broken promise. She said the days of persuasion are gone. She said enforcement will no longer be a polite suggestion but a firm reckoning. And it is about time.

Because what do we call an employer who deducts pension contributions from a worker and pockets the money? We call it theft. It is the simplest term. For too long, we dressed it up in softer language. We said non-remittance. We said default. We said delay. The truth is that people have been dipping their hands into their employees' future and daring the system to catch them. Well, PenCom is finally responding to that dare.

Between June 2012 and September 2025, the commission recovered N32.27 billion. That is not pocket change. That is not rounding error. That is money belonging to Nigerian families, money meant to give dignity to aging workers, money meant to reduce the burden on children caring for parents who should have been covered by a system they paid into.

Out of that N32.27 billion, N15.87 billion was actual unremitted pension contributions. The remaining N16.4 billion was penalties. Those penalties are important. They signal that this is not charity. They signal that this is not a gentle reminder. They signal that employers who cheat their workers will pay for it.

And if anyone doubted that PenCom is tightening the noose, the third quarter of 2025 should clear that doubt. In just three months, the commission recovered N2.06 billion from 49 employers. Forty nine. That is not a small number. That is an ecosystem of bad behavior being cornered.

I do not support cruelty, but I support account-

ability. There is a difference between a company struggling to survive and a company intentionally harming its workers. If you cannot afford to run a business without stealing from your staff, you should not be running a business. It is that simple.

What struck me most at the workshop was not the figures but the strategy. PenCom is not working alone anymore. The Corporate Affairs Commission (CAC) is now involved. The Federal Inland Revenue Service is involved. Other regulators are joining the fight. It is a recognition that pension fraud is not an isolated issue. It sits at the intersection of labour law, tax law, corporate governance and ethics.

The most significant development, however, is the memorandum of understanding with the Independent Corrupt Practices and Other Related Offences Commission. For years, pension cases were treated like administrative lapses. Now, with ICPC stepping in, employers and directors who fail to remit contributions may face criminal consequences.

This is a turning point. Because when an employer knows that pension non-remittance may lead to prosecution, not just fines, the entire culture shifts. Nothing corrects corporate behavior like the possibility of handcuffs.

PenCom's recovery agents now have more tools, more access, more data and more institutional backing than ever. Their training covered employer audits, liability computation, documentation, evidence gathering and the use of digital compliance tools. This is good news. But it also raises the stakes. Because with greater power comes greater responsibility. The DG made that point clear. She told them to uphold the highest professional and ethical standards. She assured them of support, but she also reminded them of the weight of the task.

I respect the confidence, but I also know Nigeria. I know how quickly systems can be compromised when money and power meet. So here is my own warning. PenCom must not only clamp down on corrupt companies. It must also guard its recovery process from internal abuse. Recovery agents should not become backdoor negotiators. Enforcement should not turn into bargaining. Transparency must be layered into every audit, every penalty, every payment plan, every disciplinary process. We cannot solve theft with another form of theft.

But, for once, I feel cautiously optimistic, because the commission seems to understand the moment. Nigeria's pension industry is one of the few regulatory successes we have managed to sustain over the last two decades. It gives workers something resembling a safety net. It brings order to retirement planning. It gives the economy long-term capital. If we allow employers to chip away at the credibility of the system, we lose more than pension funds. We lose trust. And once trust is gone, no reform can revive it. This is why the tougher posture matters. It is not vindictive. It is protective.

I also think of the thousands of workers who do

not know their pensions have not been remitted until they try to access their accounts. I think of the shock, the betrayal, the helplessness. Imagine working for a company for ten years, believing your retirement funds are safely tucked away, only to discover that your employer has been playing hide and seek with your future. Imagine being fifty nine years old and suddenly learning that five years of your contributions are missing. Imagine the panic, the fear, the sense of collapse. That is not a financial inconvenience. It is a life crisis.

And it is happening more often than many people know. This is why the enforcement updates matter. This is why the penalties matter. This is why the Independent Corrupt Practices and Other Related Offences Commission (ICPC) involvement matters. It is not about bureaucracy. It is about people.

The pension system was designed to prevent the heartbreak we saw under the old defined benefit scheme, where retirees waited months or years for their entitlements. The contributory system removed that burden from the government and placed the responsibility on employers and PFAs. Enforcement is the bridge that keeps that system stable. If the bridge fails, the whole structure collapses.

Let me be frank. Many employers had gotten comfortable with the weakness of enforcement. They believed that PenCom was all bark and no bite. They believed they could delay remittances indefinitely and escape consequences. They believed that Nigeria's habit of impunity would protect them.

But PenCom's figures show that the system is tightening. The space to hide is shrinking. And with more agencies joining the fight, the excuses are running out.

I do not expect miracles. Enforcement in Nigeria is never smooth. But I expect consistency. I expect transparency. I expect fairness. I expect follow through. If PenCom stays on this path, the pension industry will be stronger for it.

My hope is that, someday soon, stories of recovered billions will no longer make headlines. Not because enforcement has failed, but because the culture of compliance has finally taken root. Until then, the commission must keep the pressure on.

Pension contributions are not gifts from employers. They are not optional. They are not favors. They are hard earned sacrifices deducted from salaries every month. Anyone who tampers with that money tampers with the future of Nigerian families.

That is why I support PenCom's stronger stance. That is why I applaud the recovery agents. That is why I welcome the involvement of ICPC, CAC and Federal Inland Revenue Service (FIRS). And that is why I believe this moment is more than another regulatory announcement. It is a reset. A course correction. A chance to protect the only retirement system we have. The next time an employer considers holding back workers' pension funds, I hope they remember one thing, that the era of impunity is over.