
Financing Access And Accountability In Nigeria's National Examination System

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EDUCATION



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Cover Image: Students sitting for an examination in a crowded secondary school classroom © AREAi & Iyanuoluwa Adeleke

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INTRODUCTION

Standardised national examinations occupy a central position within Nigeria's education governance architecture. They function not only as instruments for assessing learning outcomes, but also as institutional gateways that regulate progression from secondary to tertiary education and mediate access to social and economic opportunity. Through nationally administered examinations, millions of Nigerian students are sorted, certified, and allocated across educational pathways each year.

Institutions such as the Joint Admissions and Matriculation Board, the National Examinations Council, and the West African Examinations Council collectively constitute the backbone of this system. Their decisions regarding examination design, administration, pricing, and certification shape who can participate, under what conditions, and at what cost.

In recent years, however, the financing arrangements underpinning Nigeria's examination system have attracted increasing policy attention. Rising inflation, declining real household incomes, and heightened fiscal scrutiny of government agencies' internally generated revenue have brought examination fees into **sharper public focus**. At the same time, public expectations that national examinations should support merit-based access rather than reinforce socio-economic disparities have intensified.

This issue has become more salient in the context of broader fiscal pressures on the Nigerian state. Public education budgets remain constrained, while examination bodies are increasingly expected to operate on a cost-recovery basis through candidate-generated revenue. As debates around affordability, remittances, and institutional accountability have entered legislative and media discourse, the governance arrangements that shape examination financing warrant closer examination.

This edition of the Athena Policy Pulse analyses the institutional logic, revenue structures, and oversight mechanisms governing Nigeria's national examination system. It does not advance normative claims about fairness or social justice. Rather, it examines how existing institutional incentives and fiscal rules shape outcomes related to access, affordability, and accountability and outlines policy options available within current governance structures.

The core institutional constraint within this architecture is the misalignment between statutory revenue autonomy and the absence of a predictable public financing mechanism for examination access

INSTITUTIONAL FOUNDATIONS OF THE EXAMINATION SYSTEM

Statutory Mandates of Examination Bodies

Nigeria's national examination system is administered through legally established institutions with distinct statutory mandates.

The Joint Admissions and Matriculation Board was established under [Act No. 2 of 1978](#) (as amended) to conduct entrance examinations into tertiary institutions and to coordinate admissions across universities, polytechnics, and colleges of education. Its mandate includes the administration of the Unified Tertiary Matriculation Examination (UTME), as well as the regulation of admission standards nationwide.

The National Examinations Council was created by an Act of the [National Assembly in 2002](#) to conduct the Senior School Certificate Examination for candidates within and outside the formal school system. The Act provides for the establishment of a statutory fund, audited financial reporting, and oversight by the Federal Ministry of Education.

The West African Examinations Council operates as a regional statutory body established in 1952 by the governments of five Anglophone West African countries. It administers the West African Senior School Certificate Examination and maintains common standards [across member states](#). In Nigeria, WAEC functions within domestic regulatory and fiscal frameworks while adhering to regional governance arrangements.

Together, these bodies constitute a multi-layered examination system characterised by statutory autonomy, differentiated mandates, and overlapping oversight arrangements.

Governance and Oversight Architecture

Although examination bodies operate with statutory independence, they are embedded within a broader governance framework that shapes their financial and operational decisions.

The Federal Ministry of Education provides sectoral policy direction and coordination, including approval of examination schedules and [alignment with national education objectives](#). At the legislative level, the National Assembly exercises oversight through its Committees on Education and Public Accounts, particularly with respect to budget submissions, revenue remittances, and compliance with public financial management rules.

In addition, examination bodies are subject to cross-cutting fiscal legislation, including the Fiscal Responsibility Act (FRA) of 2007. [Section 22\(2\)](#) of the Act requires government agencies to remit a proportion of operating surpluses to the Consolidated Revenue Fund. While implementation varies across institutions, this provision introduces an additional layer of fiscal accountability that influences how examination bodies structure their revenue and expenditure.

The core institutional constraint within this architecture is the misalignment between statutory revenue autonomy and the absence of a predictable public financing mechanism for examination access. Examination bodies are expected to remain operationally self-sustaining, while public expectations emphasise affordability and broad participation.

FINANCING STRUCTURE AND INSTITUTIONAL INCENTIVES

Revenue Model and Dependence on Candidate Fees

A defining feature of Nigeria's examination system is its reliance on candidate-generated revenue as a primary source of operating income.

Available financial disclosures indicate that registration fees constitute the dominant revenue stream for JAMB, NECO, and [WAEC within Nigeria](#). For example, JAMB's annual reports show that examination fees account for the majority of its internally generated revenue, supporting expenditures related to testing infrastructure, logistics, staff remuneration, and [technology vendors](#).

This revenue model supports a degree of operational independence, reducing reliance on unpredictable budgetary releases. However, it also embeds specific institutional incentives. When financial sustainability depends on registration income, examination bodies face constraints in reducing fees without alternative funding arrangements. Fee adjustments, therefore, reflect not only cost considerations but also broader fiscal expectations regarding self-financing public agencies.

Examination Fees and Household Burden

Current examination fees illustrate the scale of financial commitments required of candidates and their households. Registration for the UTME is approximately N5,700 per candidate, while fees for senior secondary examinations conducted by WAEC and NECO frequently exceed [N18,000](#).

For households managing multiple children or facing additional education-related expenses such as textbooks, transportation, and informal school levies, these costs represent a non-trivial financial burden. Data from household expenditure surveys indicate that education-related spending constitutes a significant share of non-food household expenditure, [particularly among lower-income quintiles](#).

While examination fees alone do not determine access outcomes, they function as upfront costs that must be paid in full before participation. In contexts of liquidity constraints, even relatively modest fees can affect timing, participation decisions, or reliance on informal borrowing.

Institutional Cost Drivers

From the perspective of examination bodies, fees reflect a range of operational cost drivers. These include:

1. printing, logistics, and security for paper-based examinations;
2. digital infrastructure, data centres, and vendor contracts for computer-based testing;
3. personnel costs, including examiners, supervisors, and administrative staff;
4. compliance with security and integrity requirements.

The shift towards computer-based testing, particularly within JAMB, has altered the cost structure of examination administration. While digitalisation has reduced certain forms of malpractice and improved processing speed, it has introduced new fixed and variable costs related to infrastructure, power supply, connectivity, and [cybersecurity](#).

These cost drivers interact with fiscal rules that limit direct budgetary transfers, reinforcing reliance on candidate fees.

WHAT THE EVIDENCE SHOWS

Reliance on Internally Generated Revenue

Financial records and legislative hearings consistently indicate that examination bodies rely extensively on internally generated revenue derived [from candidate registration fees](#). This reliance is not incidental; it is reinforced by broader public-sector reforms that encourage agencies to reduce dependence on treasury allocations.

While this model supports operational continuity, it also narrows the set of policy instruments available to address affordability concerns. Fee reductions without compensatory financing mechanisms risk undermining service delivery, particularly in high-volume examination cycles.

Transparency and Financial Reporting

Although examination bodies publish annual reports and are subject to audit requirements, public understanding of how examination revenues are allocated remains limited. Periodic legislative debates regarding remittances and expenditure patterns suggest ongoing concerns about transparency and [compliance with fiscal rules](#).

These concerns are not unique to the examination sector but reflect broader challenges in public financial management. However, given the centrality of examinations to social mobility, scrutiny of fee structures and revenue use tends to be particularly visible.

Access Implications

The available evidence does not conclusively demonstrate that examination fees alone exclude large numbers of candidates. However, it does suggest that fees interact with other socio-economic constraints to shape participation patterns, particularly in rural and [conflict-affected areas](#).

The governance question, therefore, is not whether fees should exist, but how existing institutional arrangements balance financial sustainability with the objective of broad participation.



WHY THE SYSTEM PERSISTS

Several institutional dynamics help explain the persistence of Nigeria's current examination financing model.

Revenue Dependence and Organisational Stability

Examination bodies have developed operational models calibrated to predictable registration income. Sudden fee reductions or irregular subsidies introduce financial uncertainty that can disrupt examination cycles, procurement planning, and vendor contracts.

In the absence of predictable public financing mechanisms, institutional risk aversion favours maintaining existing fee structures.

Limited Targeted Support Mechanisms

Nigeria's examination framework contains limited formal mechanisms for targeted fee relief. While ad hoc interventions may occur at state or school levels, these are not systematically embedded within [national examination governance arrangements](#).

Developing targeted support requires reliable beneficiary identification, administrative capacity, and inter-agency coordination, areas that remain uneven across the education system.

Fragmented Institutional Responsibilities

Responsibility for examination policy, education financing, and fiscal oversight is distributed across multiple institutions, including examination bodies, the Federal Ministry of Education, the Ministry of Finance, and the National Assembly. Coordination across these actors is often transaction-intensive, slowing comprehensive reforms.

In consideration, institutional incentives shape the feasibility of reform. Examination bodies prioritise revenue predictability to protect operational continuity. Fiscal authorities prioritise remittance compliance and expenditure discipline. Legislators respond to constituent concerns about affordability while guarding budgetary prerogatives.

Any adjustment to examination financing must therefore navigate competing incentives, fiscal constraints, and reputational risks. Sustained public concern about examination affordability also poses reputational risks for examination bodies, which can indirectly influence legislative and fiscal responses.

COMPARATIVE INSTITUTIONAL EXPERIENCE

Comparative cases illustrate alternative approaches to balancing examination financing, access, and accountability.

In the United Kingdom, national assessments operate within a system where government funding plays a dominant role, and examination fees for students in [public schools are limited](#). Examination bodies function within clear public financing rules, reducing reliance on candidate-generated revenue.

In the United States, standardised tests such as the SAT and ACT are largely fee-based. However, structured fee waiver programmes funded through a combination of organisational revenues and public or [philanthropic support mitigate exclusion risks](#).

India's national examination system is characterised by extensive government involvement. While nominal fees exist, large-scale subsidies and investments in digital infrastructure have [reduced per-candidate costs over time](#).

Within West Africa, Ghana's experience demonstrates how partial government subventions for examination fees can coexist with candidate contributions, particularly within [broader education financing reforms](#).

Across cases, the common pattern is not the absence of fees, but the presence of explicit public financing rules that clarify who pays, under what conditions, and for which categories of candidates.



POLICY OPTIONS

This section outlines policy options that can be pursued within Nigeria's current institutional framework. These are not recommendations, but analytically grounded options with identifiable trade-offs.

Option 1: Budget-Based Examination Support

Problem Addressed: High reliance on candidate fees for core operating costs.

Institutional Locus: Federal Ministry of Education; Budget Office of the Federation.

Mechanism: Explicit budget lines within annual education appropriations to offset defined examination costs.

Fiscal Implication: Moderate, predictable recurrent expenditure.

Political Feasibility: Medium; requires legislative approval.

Time Horizon: 1–3 budget cycles.

Indicative KPI: Share of examination operating costs funded through budgetary allocations.

Option 2: Targeted Fee Relief Mechanisms

Problem Addressed: Differential impact of fees on disadvantaged candidates.

Institutional Locus: Federal and State Ministries of Education; examination bodies.

Mechanism: Fee relief for defined candidate categories using existing school and social registry data.

Fiscal Feasibility: Limited and targeted.

Political feasibility: Medium–high if narrowly scoped.

Time horizon: Pilot within 12 months.

Indicative KPI: Participation rates among identified beneficiary groups.

Option 3: Cost Rationalisation and Operational Efficiency

Problem Addressed: Upward pressure on fees from operational costs.

Institutional Locus: Examination bodies.

Mechanism: Procurement consolidation, phased digitalisation, and vendor contract review.

Fiscal Implication: Upfront adjustment costs with medium–term savings.

Political Feasibility: High (internal).

Time horizon: 2–4 years.

Indicative KPI: Cost per candidate over time.

CONCLUSION

Nigeria's national examination system represents critical governance infrastructure. Its financing arrangements influence not only operational sustainability but also perceptions of accessibility and legitimacy.

The central challenge lies in aligning statutory revenue autonomy with clear, predictable public financing rules for access. Addressing this challenge does not require new institutions or sweeping restructuring. Rather, it requires calibrated adjustments within existing governance arrangements, informed by empirical evidence and institutional realities. Maintaining examination integrity while supporting broad participation remains a central policy task within Nigeria's education system.

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