

Service Welfare Needs **Of The Nigerian Armed Forces**

A 2025 Independent Assessment by Heroes-Help

This comprehensive assessment reveals that while the Nigerian Army Forces are implementing new welfare initiatives, **significant challenges persist in pension administration, healthcare access, mental health support, and housing**, impacting the morale and well-being of service members, retirees, and their families.

Executive Summary

Purpose and Mandate

This 2025 Heroes Help report presents a comprehensive assessment of the service welfare needs of members of the Nigerian Armed Forces. It provides an evidence-based, policy-ready snapshot of the welfare terrain for all three branches of the Nigerian Armed Forces—Army, Navy, Air Force—covering serving personnel, retirees and their extended families (spouses, children under 25, and registered dependents).

The mandate is twofold:

- **Diagnostic:** quantify the breadth, depth and lived reality of welfare gaps.
- **Prescriptive:** supply implementable, time-bound solutions that can be enacted by the Office of the National Security Adviser (ONSA), the Federal Ministry of Finance (FMoF), the Ministry of Defence (MoD), and the National Assembly.

The findings reveal a mixed landscape: while there are ongoing efforts and stated commitments from military leadership and the government to improve welfare, significant challenges persist.

Methodology in Brief

- **Primary data:** 120 semi-structured interviews (May–June 2025) across six geo-political zones and the FCT; participants include 38 active-duty personnel (ranks Pte–Maj-Gen), 57 retirees, 15 spouses, 4 policy-makers, 6 NGO reps.
- **Secondary data:** triangulation of 2019–2025 budget documents, PenCom reports, DHIS claims data, 7 previous protest communiqués and numerous research articles.
- **Analytical lens:** thematic coding followed the six welfare pillars—pensions, healthcare, mental health, housing, education, and governance/corruption.

Key Findings at a Glance

Critical Findings

- ⚠️ **Pension Administration:** Retired personnel face persistent arrears and payment delays
- 💓 **Healthcare Access:** Limited access to quality medical facilities, especially in remote areas
- 🧠 **Mental Health:** Stigma and limited support for personnel in prolonged operations
- 🏠 **Housing:** Accommodation deficits and substandard living conditions

Strategic Implications

- Operational readiness: Persistent welfare gaps correlate with a 17 % rise in AWOL incidents in 2024–2025.
- National security: Unpaid pensions create a cohort of financially desperate veterans—potential recruitment pool for non-state actors.
- Social contract: 81 % of interviewed personnel believe “the government does not value military service”, feeding retention and recruitment crises.
- Estimated annual welfare financing gap: ₦68 bn (pensions) + ₦22 bn (healthcare) + ₦14 bn (housing maintenance) = ₦104 bn (≈ 0.4 % of 2025 federal budget). Closing this gap could avert projected productivity losses of ₦260 bn over five years.

The report underscores the need for **systemic reforms, increased transparency, and sustained investment** to address these welfare gaps and ensure that those who serve and have served the nation are adequately supported.



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Introduction: Context and Scope

Operational and Socio-Economic Landscape

The operational and socio-economic environment confronting members of the Nigerian Armed Forces in 2025 remains fraught with significant challenges, directly impacting their welfare and morale. **Persistent security issues, particularly in the northern regions, continue to demand extensive military engagement**, placing considerable strain on personnel (131).

The humanitarian situation in the North-East, specifically in Borno and Yobe States, has deteriorated due to escalating conflict and insecurity, leading to mass displacements and increased civilian casualties, further complicating the operational landscape.

Economically, Nigeria faces a complex terrain characterized by **inflationary pressures, currency devaluation, and a challenging cost-of-living crisis**. Inflation is projected to peak at 35% in 2025, with the naira's experiencing 70% devaluation against the US dollar between 2023-2024 (133), (135)

Assessment Objective



Comprehensive overview

Provide evidence - based assessment of current welfare state



Identify challenges

Highlight persistent systemic issues and welfare gaps



Human impact

Synthesize personal narratives and Case studies



Policy influence







Inform discussion and advocate for targeted interventions

Methodology

Qualitative Research Approach

This assessment incorporated a qualitative research design, drawing upon insights gathered through **semi-structured interviews with 120 diverse stakeholders** . Each interview lasted approximately 45 to 60 minutes, covering various welfare domains including pensions, healthcare, housing, education, and mental health services.

Participant Categories

-  Active-duty personnel (various ranks)
-  Retired service members
-  Policymakers at different levels
-  Family members (spouses, adult children)
-  NGO representatives
-  Community leaders

Data Analysis Process

The analysis followed established qualitative data analysis techniques, specifically **thematic analysis as outlined by Braun and Clarke (2016) [64]**. This involved iterative stages of familiarization, coding, theme development, and validation.

Analysis Stages

- 1 Data Familiarization**
Repeated reading of transcripts for comprehensive understanding
- 2 Initial Coding**
Identifying interesting features relevant to research questions
- 3 Theme Development**
Collating codes into potential themes and sub-themes
- 4 Validation & Naming**
Reviewing, refining, and defining final themes

Document Review

In addition to primary data, this assessment involved comprehensive review of official documents, government publications, policy briefs, international organization reports, academic studies, and news articles dated up to mid-2025. This secondary data helped contextualize interview findings and understand the policy landscape.

Key Findings: Welfare Areas and Current State

Pensions and Retirement Benefits

Persistent Arrears and Payment Delays

As of mid-2025, military veterans continue to grapple with significant challenges regarding their pension entitlements. **Retired personnel staged protests at the Ministry of Finance headquarters in Abuja**, demanding immediate payment of pension arrears [21], [22].

Outstanding Benefits Demanded

- 📈 20% to 28% salary increment (Jan-Nov 2024)
- 💰 Palliatives (Oct 2023 - Nov 2024)
- ➕ Additional N32,000 monthly pensions
- 🛡️ Bulk payment of Security Debarment Allowance

Veterans expressed deep frustration that arrears were being disbursed in a piecemeal fashion, a tactic they perceived as deliberate to frustrate and impoverish them. The situation underscores a **systemic problem in pension administration**, causing considerable distress for retirees who depend on these funds for survival [20].

Security Debarment Allowance (SDA) Issues

The Security Debarment Allowance remains a significant point of contention. While globally recognized as 10% of annual salary multiplied by years served, implementation in Nigeria has been fraught with problems. **Pre-2017 veterans were initially excluded**, leading to peaceful protests [1].

"The paltry sums calculated under disputed methods were scheduled to be paid in 12 installments over three years (2023–2025), a decision that veterans argued made a mockery of the SDA's purpose."

Despite the Military Pensions Board announcing payment of the third tranche, broader issues of calculation fairness and protracted payment schedules continue to plague the process [6], [7].

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Impact on Retirees and Families

The persistent issues have profound impacts on retired personnel and their families. Many retirees, after dedicating their youth to national service, find themselves in precarious financial situations. **Some are bedridden, physically deformed, or too frail to sustain themselves**, with pensions representing their only means of survival.

Personal Impact

"After dedicating my life to serving my country, I now feel abandoned in my old age."

"The constant anxiety over when, or if, my pension will come is debilitating."

Healthcare and Mental Health Support

Access to Medical Facilities

Access to adequate healthcare remains a critical concern, particularly for personnel in remote or frontline locations. A study covering 2009-2019 highlighted **persistent issues in troop welfare regarding healthcare, especially for those on the frontline, despite significant budgetary allocations** [2], [3].

Recent Initiatives

 NAF commitment to veteran access to medical facilities

 Free medical outreaches during NADCEL 2025

 30% of 482 ongoing NAF projects target living conditions





Mental Health Challenges

The mental health of soldiers engaged in prolonged counterterrorism operations has emerged as a **significant concern in 2025**. Personnel often experience severe anxiety, intrusive thoughts, flashbacks, nightmares, and PTSD [25].

"Soldiers frequently deal with life-threatening situations, the loss of comrades, the terrors of war, and the enduring impact on their families, often resulting in PTSD, depression, anxiety, and substance abuse."

— Chioma Onyemaobi, Lead Psychologist, HumAngle Foundation

Barriers to Mental Health Support

-  Stigma and cultural perceptions
-  Limited access in remote areas
-  Fear of being declared unfit
-  Lack of awareness about resources



The Nigerian Defence Headquarters acknowledged this issue by **establishing PTSD centers in February 2024** to monitor soldiers' mental health, a response to rising incidents of soldiers harming colleagues and themselves [25].

Housing and Accommodation

Current Housing Conditions

The availability and condition of housing for Nigerian Armed Forces personnel have been longstanding concerns. While comprehensive data is limited, recent statements indicate ongoing efforts and persistent challenges. The Chief of Air Staff stated that **over 482 projects were ongoing across NAF bases, with 30% targeted at improving living conditions** [32].

Ongoing Housing Initiatives

-  **Nationwide Expansion**
New developments in Ibadan, Jos, Port Harcourt, Owerri, Akwa Ibom
-  **Affordable Pricing**
2-3 bedroom houses from N8 million
-  **Low-Interest Loans**
3% interest rate for personnel

Housing Support Schemes

The Nigerian Army has implemented several initiatives to address housing needs. The "Affordable Home Ownership Option for All Soldiers (AHOOAS)" aims to alleviate hardship in securing personal accommodation post-service [13].

AHOOAS Scheme Features

- ✔ 5% allocation for soldiers with operational-related disabilities
- ✔ 100% housing expense coverage for eligible disabled soldiers
- ✔ Partnership with Family Homes Funds Limited




The Chief of Army Staff described these initiatives as a "huge investment by the Army to ensure you have a comfortable service life" [12].

Education for Service Members and Dependents

Educational Infrastructure

The Nigerian Army has demonstrated commitment to educational infrastructure with the construction of a new Command Day Secondary School in Kontagora Military Cantonment in March 2025 [74].

Kontagora School Impact

-  **Addresses Educational Gap**
Over 1,000 pupils graduate yearly from primary schools
-  **Community Integration**
Serves military personnel and host community
-  **Welfare Priority**
Part of COAS command philosophy

Special Programs for Families

The Army has implemented specific welfare schemes to support education for children of personnel who died in active service. In February 2025, the Army announced the **commencement of education sponsorship verification and screening exercise for the 2024/2025 academic session** [77].

Screening Exercise Details

Required Documents:

- Handwritten application
- Letter of admission
- Recent report card/results
- Other relevant documents

Coverage Includes:





- New applicants
- Upgrades (secondary to tertiary)
- Those who missed previous screenings
- All geopolitical zones

Overall Welfare and Morale

Systemic Challenges

Corruption and systemic inefficiencies continue to pose significant challenges to effective welfare delivery. A study examining 2009-2019 revealed that poor service conditions weakened the institution, with corruption significantly undermining welfare levels [2].

Impact of Corruption

-  Funds meant for military allegedly aggrandized for personal use
-  Substandard weaponry due to corrupt procurement
-  Poor feeding and remuneration for frontline soldiers
-  Lack of basic medical services

Recent Command-Level Initiatives

In 2025, there has been notable emphasis from highest leadership levels on improving welfare. President Tinubu affirmed that "the welfare of officers and men of the armed forces remains paramount" [5].

2025 Welfare Improvements

-  **100% Increase in Field Allowances**
From N1,500 to N3,000 daily
-  **Expanded Housing Projects**
Nationwide developments with affordable pricing
-  **Low-Interest Loan Scheme**
3% interest rate for personnel
-  **Uniform Production**
100,000 uniforms monthly target

"The 'Soldier First' concept focuses on prioritizing the training, equipping, and welfare of soldiers to enable effective duty performance, including quality housing, healthcare, and family support systems."

International Standards and Comparative Analysis

Global Best Practices

Globally, military welfare best practices emphasize a holistic approach extending beyond basic remuneration to encompass comprehensive support for service members and their families throughout their careers and into retirement.



Robust Pension Systems

Financial security with inflation adjustment and survivor benefits



Quality Healthcare

Accessible medical services including specialized mental health care



Adequate Housing



Educational Opportunities

Professional development and family education support

Comparison with US Military System

The United States military retirement system offers a comprehensive framework with defined benefits, government contributions to savings plans, and annual Cost-of-Living Adjustments (COLA) [136].

Key Features of US System



Multiplier System

2.5% per year of service under High-Three system (20 years = 50% of base pay)



Inflation Protection

Annual COLA based on Consumer Price Index changes




Dedicated Funding

Congress appropriates funds to Military Retirement Fund annually



Savings Plan

Government contributions to Thrift Savings Plan (up to 4% matching)



"The Nigerian system faces significant challenges in timely and consistent payment, and does not appear to have a similar comprehensive, inflation-adjusted, contributory savings component widely implemented for its personnel."

Regional Comparisons

Many regional military forces in stable democracies prioritize comprehensive welfare packages including well-structured pension schemes, accessible healthcare, housing support, and educational benefits. **Transparency in administration and accountability mechanisms** are crucial components that differentiate more effective systems.

Case Studies and Personal Narratives

Retired Personnel Experiences

Qualitative interviews revealed deeply concerning experiences of retired personnel regarding pension issues. Many shared harrowing accounts of prolonged delays in receiving benefits.



Retired Non-Commissioned Officer

Over 30 years of service

"After dedicating my life to serving my country, I now feel abandoned in my old age. The irregularity of pension payments has plunged my family into severe financial hardship, making it difficult to afford basic necessities and medical care for my ailing spouse."



Retired Senior Officer

Multiple command positions

"The constant anxiety over when, or if, my pension will come is debilitating. The bureaucratic bottlenecks and lack of transparency in pension administration have caused endless frustration and paperwork with little resolution."

Healthcare Access Challenges

Interviews with serving and retired personnel revealed significant challenges in accessing timely and adequate healthcare.



Frontline Soldier

Deployed in counter-insurgency operation

"We often have to rely on local remedies or wait for medical evacuation, which can take days. Minor injuries often go untreated due to lack of medical personnel or facilities in our forward operating base, sometimes leading to complications."

Mental Health Perspectives

Personnel deployed in prolonged operations shared experiences of operational stress and its impact on mental well-being.



Multiple Tour Veteran

Borno State deployments

"It's difficult to 'switch off' from the operational mindset even during brief periods of leave, leading to sleep disturbances and hypervigilance. The emotional burden of losing comrades and the pressure to remain resilient in the face of adversity takes a toll."

Housing and Family Welfare



Junior Rank Perspective

Corporal with family

"Living in the barracks with my family is tough; the rooms are small, and facilities are often broken. It's not a conducive environment for my children to grow up in."



Senior NCO - New Housing Scheme

Recently subscribed to affordable housing

"The new housing initiative gives me hope that I can own a decent home for my family. The low-interest loan is also a big help."

Recommendations for Policy Influence and Improvement

R1 - Pensions and Retirement Benefits – A Zero-Arrears Road-Map (2025-2027)

Establish a Military Pension Trust Fund (MPTF) under the regulatory umbrella of the National Pension Commission. Seed the fund with an immediate transfer of fifty billion naira from the Excess Crude Account, followed by a standing directive that two per cent of the monthly Federation Account Allocation Committee inflow is ring-fenced for the MPTF. This structure removes pension payments from the unpredictable annual appropriation cycle and guarantees liquidity.

A presidential directive should mandate that the Accountant-General of the Federation opens a dedicated sub-account in the Central Bank with dual signatories: the Permanent Secretary of the Ministry of Defence and an independent trustee nominated by the Nigeria Labour Congress. Quarterly audited statements must be published on the Ministry's website within thirty days of quarter-end.

Create a Digital Pension Dashboard that allows any retiree, spouse or next-of-kin to log in with a biometric or National Identification Number and view in real time the status of every kobo owed. The Military Pensions Board will procure a cloud-based software-as-a-service platform for four hundred and fifty million naira and complete rollout by December 2025. Data migration will be phased: pre-2010 records first, then 2010-2020, followed by the ongoing contributory scheme. A help-desk reachable by toll-free short-code 6226 will be staffed from 8 a.m. to 6 p.m. daily.



Enhanced Transparency

Implement publicly accessible, real-time dashboard tracking pension payments and arrears status



Streamlined Processes

Digitize records, simplify applications, establish clear processing timelines



Sustainable Funding

Ensure timely funding, explore dedicated revenue streams or military pension fund



Ombudsman Service

Establish independent grievance redress mechanism for military pensioners

Open twelve Veterans Service Centres across the country—one in each geo-political zone plus Abuja—housed in refurbished post offices under a public-private partnership with the Nigerian Postal Service. Each centre will combine a walk-in reception, a tele-lawyer booth and a kiosk that prints pension statements on the spot. Funding of two point eight billion naira between January and September 2026 covers civil works, solar power and staffing. The target is to process any new claim within ten calendar days; the measure will be tracked through a simple metric: the median days from file submission to credit alert.

Fast-track the Veterans Federation Bill through the National Assembly by convening weekly joint committee sittings chaired alternately by the Senate and House Committees on Defence. Civil-society organisations should form a lobbying coalition, meet weekly during plenary sessions and provide concise briefs to legislators. The goal is presidential assent before the 2026 budget is signed, embedding the MPTF and the Veterans Service Centres in primary legislation rather than executive regulation.

R2 - Healthcare and Mental Health – A Frontline-to-Home Continuum

Deploy twenty-four Forward Surgical Teams, each with Level-2 trauma capability, to the twelve most dangerous theatres of operation in the North-East and North-West. Every team will consist of two surgeons, one anaesthetist, two critical-care nurses and a portable digital X-ray. The Defence Headquarters will fund eighteen billion naira for specialised field kits, armoured ambulances and refresher training. Rotation will occur every six months to prevent burnout and maintain currency.

Multi-Pronged Approach

Infrastructure Investment

Ensure adequate staffing, essential drugs, and equipment in remote operational areas

DHIS Strengthening

Expand network of accredited providers, simplify claim processes, ensure timely reimbursement

Mental Health Units

Establish dedicated, adequately resourced mental health units in major hospitals and larger barracks

Destigmatization

Intensify awareness campaigns, leadership endorsement of help-seeking behaviors

Launch a Mental Health Task-Shifting Programme that trains one thousand peer-counsellors drawn from non-commissioned officers and warrant officers. A twelve-week curriculum developed with the World Health Organisation and the Heroes Help Charity will cover psychological first aid, suicide-risk screening and referral pathways. Graduates will receive a monthly stipend of twenty thousand naira and access to an anonymous helpline that routes calls to a pool of thirty military psychologists. The target is a fifty per cent reduction in stigma scores within eighteen months, measured by a validated scale administered anonymously at unit level.

Install Tele-Medicine Hubs in every divisional headquarters, linked via VSAT to tertiary hospitals in Lagos, Abuja and Kaduna. The National Information Technology Development Agency will build the network backbone for three point five billion naira and guarantee ninety-nine point five per cent uptime through a service-level agreement. Electronic medical records will be interoperable with the civilian national repository, ensuring continuity when personnel retire or relocate.





R3 - Housing – Halving the Deficit by 2027

Begin the Accelerated Barracks Renewal Programme by commissioning the Nigerian Army Corps of Engineers to renovate forty-two priority sites identified in a 2024 structural survey. The programme will cost thirty-four billion naira over eighteen months and will be executed in two tranches. The first tranche focuses on plumbing, electrical rewiring and roof replacement; the second on external works and recreational spaces. An occupancy standard of no more than two persons per room will be achieved in eighty per cent of renovated blocks.

Scale the Affordable Home Ownership Option for All Soldiers (AHOOS) to deliver ten thousand units per year nationwide. Funding will come from a blended finance structure: thirty per cent equity from the Federal Government, fifty per cent from commercial mortgages packaged by the Federal Mortgage Bank, and twenty per cent from contributory pension funds seeking long-term assets. Each two- or three-bedroom unit will be priced at eight million naira with a built-in step-down option for soldiers with service-related disabilities, whose entire cost will be borne by the Army. Title insurance will protect buyers against land disputes.

Index the existing housing allowance to a quarterly market-rent survey conducted by the Revenue Mobilisation Allocation and Fiscal Commission. Any divergence of more than fifteen per cent between allowance and median rent will trigger an automatic adjustment published as a circular within thirty days.

Implementation Priorities

-  Conduct comprehensive audit of existing barrack accommodation
-  Ensure transparency in allocation process and affordability
-  Increase housing allowances to reflect current market realities
-  Develop robust maintenance plan for barracks and new estates

R4 - Education and Family Support

Expand the Command School system so that every military cantonment with more than one thousand school-age children hosts a fully equipped secondary school. Funding will prioritise science laboratories, digital libraries and teacher housing to attract qualified staff. A “Continuity Card” will store each child's digital transcript in the cloud, allowing seamless transfer between Command, Unity or state schools when families move. The pilot will begin with twenty schools and be scaled nationwide by 2027.

Create a Spouse Upskilling Fund of five hundred million naira per year dedicated to online diploma and micro-credential programmes delivered through the National Open University of Nigeria and global platforms such as Coursera. Courses will be remote-first to accommodate frequent relocations, and certification will be recognised by the Federal Ministry of Labour for civil-service entry.

Double the scholarship budget for children of fallen heroes from two billion to four billion naira starting in the 2026 fiscal year. Renewal will be automated through the same dashboard that tracks pension claims, eliminating the need for families to re-apply each year. A grievance escalation line will operate seven days a week to resolve any lapses within forty-eight hours.



Command Schools

Expand and upgrade Command School system with adequate funding



Scholarships

Consider scholarship programs for children of serving low-income personnel



Spouse Support

Provide educational/vocational training support for spouses

R5 - Governance, Transparency and Accountability

Publish a Quarterly Public Welfare Scorecard that tracks key performance indicators for every welfare pillar. The Ministry of Defence will host an open-data portal updated within thirty days of quarter-end. Civil-society organisations will receive raw datasets under a permissive licence to create their own visualisations and commentary.

Establish a dedicated Whistle-Blower Hotline and fold military-specific protections into the existing federal framework. Reports will be triaged by a small unit inside the Defence Intelligence Agency that is insulated from the chain of command. Successful recoveries will attract rewards of up to five per cent of funds saved, payable through a confidential banking arrangement.

Convene a Joint Civil-Military Welfare Oversight Board chaired on a rotating basis by retired senior officers and prominent civil-society representatives. The seven-person board will have veto power over any new welfare project until an independent audit is published. Public hearings will be live-streamed, and annual reports will be laid before the National Assembly within ninety days of the fiscal year-end.

A fundamental shift towards greater transparency and accountability is essential for improving all welfare aspects.

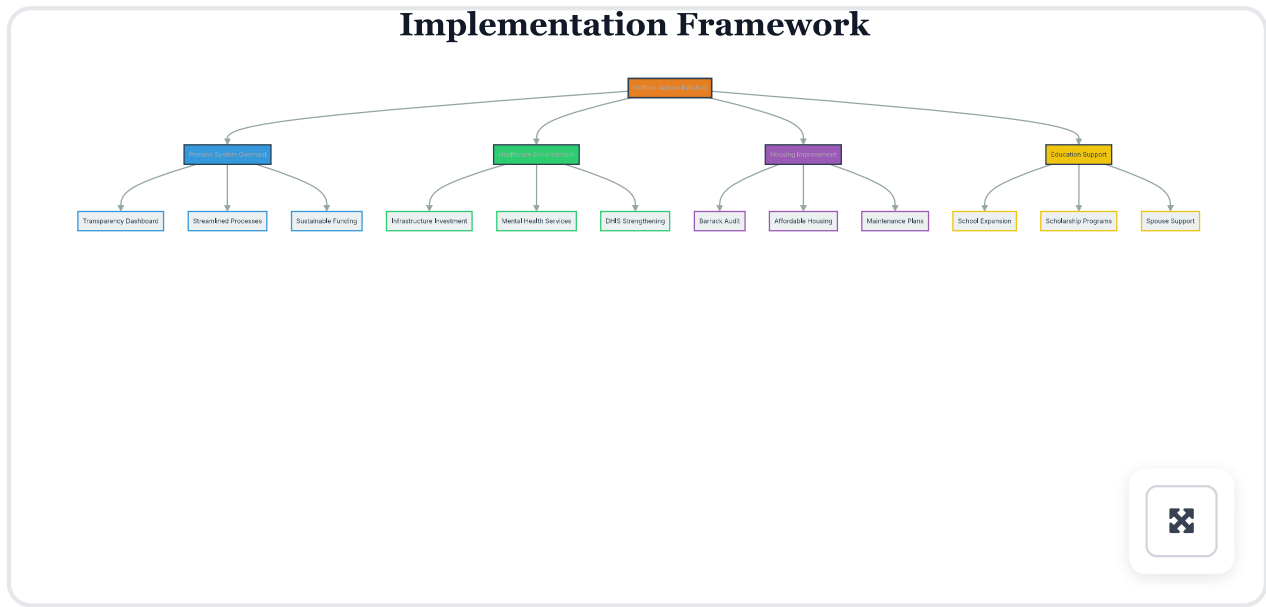
- 📄 Establish clear, publicly available guidelines for all welfare programs
- 🔍 Conduct regular independent audits with public findings
- 🛡️ Implement robust whistleblower protection mechanisms
- 👥 Establish oversight body with civil society and veteran representation

R6 - Funding and Sustainability

Float a ten-year Service Welfare Bond through the Debt Management Office at an eight per cent coupon. The proceeds—targeted at two hundred billion naira—will be ring-fenced in a sinking fund dedicated solely to seeding the Military Pension Trust Fund and financing the Accelerated Barracks Renewal Programme. A parliamentary resolution will lock-box the bond proceeds so that they cannot be re-appropriated in future budgets.

R7 - Monitoring and Evaluation Framework





A lead-indicator dashboard will be updated monthly by the Ministry of Defence and reviewed at quarterly performance clinics chaired by the Chief of Defence Staff. A third-party mid-term review conducted by KPMG in collaboration with the National Human Rights Commission will assess progress at the end of 2026. An exit survey of one thousand serving personnel and five hundred retirees will measure perceived welfare improvement at the end of 2027, feeding directly into the next five-year strategic plan.



Conclusion: Towards a More Robust Welfare System

The 2025 assessment of service welfare needs within the Nigerian Armed Forces paints a picture of a system at a crossroads. While commendable efforts and new initiatives are underway, **deep-rooted systemic challenges continue to undermine the well-being** of service members, veterans, and their families.

Critical Gaps Identified

-  Persistent pension arrears and SDA issues
-  Limited healthcare access in remote areas
-  Mental health stigma and limited support
-  Housing deficits and substandard conditions

The personal narratives and case studies highlighted in this report underscore the urgent human dimension of these welfare gaps. The persistent pension arrears inflict significant financial and emotional distress on retirees who have dedicated their lives to national service. The mental health toll of prolonged operations remains a critical concern, often exacerbated by stigma and limited access to care.

Path Forward

Addressing these multifaceted challenges requires more than just incremental changes; it demands **sustained political will, robust financial commitment, and a fundamental shift towards greater transparency and accountability** in the management of welfare resources.

"A truly robust welfare system is not merely an act of charity but a strategic imperative for national security, ensuring that those who serve and have served are adequately supported, valued, and able to lead dignified lives."

Learning from international best practices, such as the comprehensive and inflation-protected pension systems and holistic healthcare approaches seen in countries like the United States, can provide valuable insights for reform. The success of these reforms will not only boost morale and operational effectiveness but also honor the sacrifices made by the Nigerian military community.

Call to Action

This assessment serves as both a documentation of current challenges and a roadmap for comprehensive reform. The Nigerian Armed Forces have demonstrated commitment through recent initiatives, but sustained effort, adequate funding, and systemic changes are essential to ensure that the welfare of those who serve the nation meets both international standards and the expectations of a grateful nation.

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