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6

NIGERIA' NATIONAL DEBT AND ITS IMPACT ON EDUCATION DEVELOPMENT IN NIGERIA

By

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Abstract

This chapter examines Nigeria's national debt and its implications for education development, with particular focus on funding, infrastructure provision, instructional resources, and teacher recruitment. The study adopts a conceptual and analytical approach, drawing on existing literature and policy reports to explain how the rising debt burden constrains government expenditure on education. Findings reveal that increasing debt servicing obligations significantly reduce the fiscal space available for educational investment, resulting in persistent underfunding of the sector. This underfunding manifests in inadequate infrastructure, limited access to instructional materials, and challenges in recruiting and retaining qualified teachers. The chapter further highlights that the continued neglect of education due to debt pressures undermines human capital development, widens inequality, and slows national growth. It concludes that while borrowing can support development when effectively managed, excessive national debt poses serious risks to sustainable education development in Nigeria. The chapter recommends prudent debt management, increased budgetary allocation to education, diversification of



funding sources, improved financial accountability, and enhanced investment in infrastructure and human resources as critical strategies for strengthening the education sector.

Keywords: Education, Infrastructure facilities, National Debt

6.0. Introduction

National debt has become a defining feature of Nigeria's fiscal landscape, driven largely by persistent budget deficits, declining revenue, and increased public expenditure. Borrowing, when properly managed, can support economic growth and infrastructure development; however, excessive accumulation of debt poses serious challenges to fiscal sustainability. In recent years, Nigeria's debt profile has expanded significantly, with a growing proportion of government revenue allocated to debt servicing. According to the Debt Management Office, debt servicing continues to absorb a substantial share of national income, thereby limiting the resources available for critical sectors such as education.

Education is widely recognized as a fundamental driver of socio-economic development, as it promotes human capital formation, innovation, and national productivity. The UNESCO emphasizes that adequate investment in education is essential for achieving sustainable development goals. In Nigeria, the education sector relies heavily on government funding for the provision of infrastructure, instructional materials, and personnel development. However, the increasing burden of national debt has constrained public spending, leading to underfunding and declining quality across all levels of education.

This chapter therefore explores the implications of Nigeria's national debt on education development, focusing on funding, infrastructure, instructional resources, and teacher quality. It also highlights the need for policy reforms and innovative financing strategies to ensure sustainable development of the education sector.

6.1. Conceptual Terms

- **Concept of National Debt**

National debt is the total amount of money a country's government owes to its creditors, both domestic and international. It represents the accumulation of past budget deficits, where government spending exceeds revenue, and the government has borrowed to cover the difference. National debt refers to the total of all debts owed by the government of a country. It mostly comes from bonds and other debt securities, but can also be from direct borrowing from



international institutions such as the World Bank (Corporate finance institute, 2024). The national debt is the total amount of money that a country owes to its creditors. It is calculated by adding up all of the government's outstanding debt, including bonds, notes, and bills (Tutor, 2025).

National debt is the total amount of money that a country's government has borrowed and not yet repaid, which typically accumulates over time due to budget deficits. It represents the sum of all past borrowing and is often expressed as a percentage of a nation's Gross Domestic Product (GDP). This debt can influence economic policy and financial stability, as high levels of national debt may lead to increased interest rates and reduced government spending (Tunji, 2025). National debt refers to the total amount of money a country's government owes to internal and external creditors as a result of past borrowing. It is usually accumulated when government expenditure exceeds revenue, leading to budget deficits that are financed through loans, treasury bills, bonds, and other financial instruments. In Nigeria, the management of national debt is overseen by the Debt Management Office, which coordinates borrowing and debt sustainability strategies. National debt can be classified into **domestic debt** (borrowed within the country) and **external debt** (borrowed from foreign institutions or governments). While moderate borrowing can stimulate economic growth and infrastructure development, excessive debt can lead to high debt servicing costs, reduced fiscal space, and limited funding for critical sectors such as education and health (World Bank, 2022; IMF, 2023).

- **Concept of Education**

Education means studying in order to obtain a deeper knowledge and understanding of a variety of subjects to be applied to daily life. Education is not limited to just knowledge from books, but can also be obtained through practical experiences outside of the classroom (University of the people 2024). Education is the process where an individual acquires or imparts basic knowledge to another. It is also where a person develops skills essential to daily living, learns social norms, develops judgment and reasoning, and learns how to discern right from wrong. The ultimate goal of education is to help an individual navigate life and contribute to society once they become older (Worldvision, 2023). Education is the process that transfer knowledge, skills, and character traits that comes or manifests in various forms to empower the individual to be social and economic useful to himself or herself and the society. Education is an organized and planned process that leads to acquisition of knowledge from an institute of learning for personal and national development. Education is an organized learning process that facilitate acquisition of general knowledge, development of intellectual and skills for personal development as well as community development (Ogunode, Solomon, & Idonigie, 2024).



Education is a systematic process of teaching, learning, and acquiring knowledge, skills, values, and attitudes necessary for personal development and societal progress. It is a key instrument for human capital development and national transformation. According to the UNESCO, education encompasses formal, non-formal, and informal learning processes that enable individuals to contribute meaningfully to society. In Nigeria, education is structured into levels basic, secondary, and tertiary and is guided by the National Policy on Education developed by the Federal Ministry of Education. Education plays a vital role in economic growth, social development, poverty reduction, and technological advancement. However, its effectiveness depends largely on adequate funding, proper policy implementation, and efficient management.

6.2. Impact of National Debt on Education Development

This has far-reaching implications for funding, infrastructure, instructional resources, and teacher recruitment, as discussed below with supporting evidence.

a. Funding of Education

National debt leads to reduced government spending on education because debt servicing consumes a significant portion of national revenue. As a result, education receives a relatively low share of the national budget compared to global standards. For example, Nigeria allocated about 7% of its budget to education in 2025, far below recommended benchmarks. This inadequate funding limits the ability of tertiary institutions to meet operational costs, expand programmes, and maintain quality. Research also shows that insufficient funding directly affects educational outcomes and performance. The negative side of national debt on education include; poor funding of universities and colleges, increased reliance on tuition and internally generated revenue and decline in quality of education (Olayiwola, 2025). The impact of national debt on education funding in Nigeria has been a topic of much debate and concern. With the increasing national debt and its effects on the economy, there has been a growing concern about the potential implications for education in Nigeria. This is because a significant portion of the national budget is allocated towards debt servicing, leaving limited funds for other sectors such as education. This has resulted in a decrease in government funding for education, leading to a decline in the quality of education and access to educational resources (Tunji, 2025). The increase in national debt has also led to inflation and a rise in the cost of living, making it more difficult for families to afford education for their children. This has widened the gap between the rich and poor, as those from lower-income families are unable to access quality education (Ogunode, Solomon, & Idonigie, 2024).



b. Provision of Infrastructure Facilities

High national debt reduces capital expenditure on education, leading to poor infrastructure development. Due to funding shortages, many institutions lack adequate classrooms, laboratories, libraries, and modern facilities. Studies show that underfunding in Nigeria has resulted in overcrowded classrooms, dilapidated buildings, and inadequate learning environments. In addition, infrastructure deficits remain a major factor affecting learning outcomes despite increasing nominal budgets. Tutor (2025) agreed that the effects of debt on education can come in the following ways; poor learning environment, overcrowding and pressure on existing facilities and reduced effectiveness of teaching and learning. An analysis was conducted to examine the impact of national debt on the provision of infrastructure facilities in schools in Nigeria. The study found that the high levels of national debt in Nigeria have had a significant negative effect on the development and maintenance of infrastructure in schools. The lack of funds has resulted in inadequate facilities and resources, hindering the quality of education and hindering the overall development of the education system (Muhammed, 2019).

c. Provision of Instructional Resources

National debt indirectly affects the availability of instructional materials such as textbooks, ICT tools, laboratory equipment, and teaching aids. When education funding is constrained, priority is often given to recurrent expenditures (e.g., salaries), leaving little for instructional resources. Evidence indicates that funding gaps in Nigeria have led to shortages of teaching materials and limited access to modern learning tools. Similarly, analysts note that much of education spending goes to salaries, leaving insufficient funds for digital tools and instructional materials. Olusegun, Oladipo, and Omotayo, (undated) asserted that the implication of Nigeria' debt on education include; Use of outdated teaching materials, Limited integration of technology in education and reduced quality of knowledge delivery. The national debt in Nigeria has had a significant impact on the provision of instructional resources in schools. Due to the increasing debt, the government has had to cut down on funding for education, resulting in a shortage of resources for schools (Oyenyi, 2024). This has had a detrimental effect on the quality of education and the overall learning experience for students. With limited financial resources, schools have struggled to provide adequate instructional resources such as textbooks, computers, and other learning materials. This has not only affected the students' ability to learn effectively but has also placed a burden on teachers who have to improvise and create their own materials (Ogwo, 2026). The high national debt has also led to a decline in the quality of infrastructure in schools. Many schools lack basic amenities such as adequate classrooms, libraries, and laboratories, making it even more



challenging for students to learn. The debt has resulted in a decrease in teacher salaries and benefits, leading to a shortage of qualified and motivated teachers.

d. Recruitment of Qualified Teachers

Rising national debt affects teacher recruitment by limiting government capacity to employ and retain qualified personnel. Budget constraints lead to inadequate salaries, delayed payments, and poor working conditions, discouraging skilled individuals from entering the teaching profession. The impact of national debt on the recruitment of qualified teachers in schools in Nigeria is a complex and multifaceted issue. The high levels of national debt in Nigeria have had a significant impact on the education sector, particularly when it comes to hiring and retaining qualified teachers (Ogunode, Madu, & Olatunde-Aiyedun, 2022). The high national debt has also led to a decrease in the quality of education in Nigeria. With limited resources, schools are unable to offer competitive salaries and benefits to attract and retain highly qualified teachers. This has led to a brain drain, as many qualified teachers leave the country in search of better opportunities elsewhere. The impact of national debt on the economy also plays a role in the recruitment of qualified teachers. With a struggling economy and high levels of inflation, the cost of living in Nigeria has increased significantly. This makes it difficult for teachers to live on their salaries, further discouraging them from staying in the country and contributing to the education sector. Reports show that underfunding has created a shortage of qualified teachers and poor remuneration, which reduces the attractiveness of teaching as a career (Femi, 2019). Salary gaps and poor welfare contribute to low morale and difficulty in recruiting new teachers. Ogunode (2021) concluded that high national debt will lead to shortage of qualified academic staff, Brain drain to better-paying sectors and decline in teaching quality.

6.3. Conclusion and Recommendations

The chapter has established that Nigeria's rising national debt has significant adverse effects on education development. The increasing allocation of public revenue to debt servicing reduces the funds available for education, leading to inadequate financing, poor infrastructure, insufficient instructional materials, and challenges in recruiting and retaining qualified teachers. These issues collectively undermine the quality, accessibility, and effectiveness of the education system. Without deliberate efforts to manage national debt and prioritize education funding, Nigeria risks weakening its human capital base and slowing national development. Based on the findings, the chapter recommend the following:



1) Adopt Prudent Debt Management Practices:

The government should ensure that borrowing is sustainable and directed toward productive investments that can generate revenue and reduce future debt burdens.

2) Increase Budgetary Allocation to Education:

More funds should be allocated to education in line with global standards recommended by the UNESCO.

3) Diversify Funding Sources:

Educational institutions should explore alternative funding mechanisms such as public-private partnerships, endowments, and alumni contributions.

4) Strengthen Financial Accountability:

Transparent and efficient use of educational funds should be promoted to maximize impact and reduce wastage.

5) Invest in Infrastructure and Learning Resources:

Government and stakeholders should prioritize the provision of modern facilities and instructional materials to improve teaching and learning outcomes.

6) Enhance Teacher Recruitment and Development:

Policies should be implemented to improve teacher welfare, attract qualified personnel, and support continuous professional development.

7) Promote Research and Innovation Funding:

Increased support should be given to research activities to enhance knowledge production and national development.

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Concluding Synthesis

The second edition of *Sustainable Education in Africa* advances the discourse on educational transformation by offering a deeper, more nuanced interrogation of the structural, technological, and socio-economic forces shaping education systems across Nigeria and the African continent. Building upon the foundations established in the first edition, this volume expands its analytical scope to incorporate emerging paradigms such as digital ecosystems, artificial intelligence–driven educational planning, climate-responsive education, and the evolving nexus between education, economic resilience, and sustainable development.

A cross-chapter synthesis reveals that sustainable education in Africa is no longer a singular policy objective but a dynamic, multi-layered process requiring systemic alignment across governance, infrastructure, pedagogy, and innovation ecosystems. The contributions collectively underscore that while technological advancements—particularly in digital learning platforms, data analytics, and artificial intelligence—offer unprecedented opportunities to enhance access, efficiency, and quality, their transformative potential remains contingent upon enabling environments characterized by robust infrastructure, policy coherence, institutional capacity, and equitable resource distribution.

The volume further highlights the persistence of entrenched structural challenges, including chronic underfunding, socio-economic inequalities, policy inconsistencies, insecurity, and weak institutional frameworks. These constraints continue to limit the scalability and sustainability of educational reforms. Notably, the second edition places greater emphasis on the interconnectedness of these challenges, illustrating how deficits in governance, economic stability, and social inclusion directly impact educational outcomes.

Importantly, this edition reframes education as a strategic driver of national competitiveness, innovation, and social cohesion within a rapidly changing global landscape. It reinforces the imperative for education systems to move beyond traditional models toward adaptive, inclusive, and future-oriented frameworks that are responsive to both global trends and localized realities.

Ultimately, this volume contributes to advancing scholarly and policy-oriented conversations by offering integrated insights that bridge theory, practice, and innovation. It serves as a critical resource for stakeholders seeking to navigate the complexities of educational transformation while fostering systems that are resilient, inclusive, and aligned with sustainable development imperatives.

Implications for Practice

Drawing from the expanded insights of this second edition, the following strategic implications are proposed for policymakers, educational leaders, practitioners, and development partners:

Policy Innovation and Systems Thinking:

Governments should adopt adaptive, data-driven policy frameworks that integrate sustainability, digital transformation, and inclusivity into long-term national development strategies. Emphasis should be placed on policy continuity, monitoring mechanisms, and cross-sectoral coordination.

Digital Transformation and Emerging Technologies:

There is an urgent need to scale investments in digital infrastructure, artificial intelligence applications, and smart learning environments. Educational systems must harness technology not only for access but also for personalized learning, predictive planning, and administrative efficiency.

Sustainable Financing Models:

Beyond traditional funding mechanisms, innovative financing approaches—including public-private partnerships, education bonds, and international development funding—should be explored to ensure long-term sustainability and resilience of education systems.

Capacity Development for the Future Workforce:

Continuous professional development must evolve to include digital competencies, interdisciplinary teaching approaches, and innovation-driven pedagogy. Educators should be equipped to prepare learners for emerging global labor markets.

Equity, Inclusion, and Social Justice:

Policies and interventions must go beyond access to address systemic inequalities affecting marginalized groups, including gender disparities, rural-urban divides, and learners with special needs. Inclusive education should be embedded as a core principle rather than a peripheral objective.

Research, Data, and Evidence-Based Practice:

Institutions should strengthen research capacity and promote the use of real-time data analytics to inform decision-making, policy formulation, and educational innovation.

Strengthening Institutional Resilience:

Education systems must be designed to withstand disruptions such as economic shocks, pandemics, and conflicts by incorporating flexible delivery models, blended learning systems, and crisis-responsive policies.

Multi-Stakeholder Collaboration:

Sustainable transformation requires coordinated engagement among governments, academia, industry, civil society, and international organizations to leverage expertise, resources, and innovation.

Editors' Note

The editors are pleased to present the second edition of *Sustainable Education in Africa*, which reflects an expanded and enriched body of knowledge responding to the evolving complexities of education systems within the continent.

We extend our sincere appreciation to the contributing authors whose scholarly contributions demonstrate exceptional rigor, depth, and forward-thinking perspectives. Their work not only builds upon the foundations of the first edition but also introduces new dimensions that address contemporary challenges and emerging opportunities in education.

We also acknowledge the invaluable role of peer reviewers, editorial board members, and institutional collaborators whose commitment to academic excellence has ensured the credibility, relevance, and quality of this publication. Their contributions have been instrumental in shaping this volume into a comprehensive and impactful resource.

This second edition is conceived as more than an academic compilation; it is a strategic platform for advancing dialogue, informing policy, and inspiring innovation in education across Africa. It reflects our collective commitment to fostering educational systems that are inclusive, resilient, and aligned with sustainable development goals.

It is our expectation that this volume will serve as a catalyst for further research, interdisciplinary collaboration, and transformative action, ultimately contributing to the continuous evolution of education systems across the continent.