

# SUSTAINABLE EDUCATION

## IN AFRICA

Vol. 2



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# SUSTAINABLE EDUCATION IN AFRICA

Peer Reviewed Book Chapter

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# 7

## NATIONAL DEBT AND TERTIARY EDUCATION DEVELOPMENT IN NIGERIA

By

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### Abstract

This chapter examines the relationship between national debt and tertiary education development in Nigeria, with emphasis on its impact on the core functions of higher institutions—teaching, research, community service, and staff training. Adopting a conceptual and analytical approach, the study explores how Nigeria’s rising debt profile and increasing debt servicing obligations constrain government spending on tertiary education. The findings reveal that excessive national debt reduces fiscal space, leading to inadequate funding of universities, polytechnics, and colleges of education. This underfunding negatively affects the quality of teaching programmes through overcrowded classrooms, outdated facilities, and limited instructional resources. It also weakens research productivity due to insufficient grants, poor laboratory infrastructure, and limited global collaboration. Furthermore, community service programmes are undermined, reducing institutional engagement with society, while staff training and development suffer due to lack of financial support, resulting in skill gaps and brain drain. The chapter concludes that the growing burden of national debt poses a serious threat to the sustainability, quality, and accessibility of tertiary education in Nigeria. It recommends prudent



debt management, increased investment in education, diversification of funding sources, strengthening of intervention agencies, and enhanced support for research and staff development as key strategies for improving tertiary education outcomes.

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**Keywords:** National Debt, Tertiary Education, Teaching Programme

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## 7.0. Introduction

National debt has emerged as a critical factor shaping economic planning and public sector development in Nigeria. Over the years, the Nigerian government has increasingly relied on both domestic and external borrowing to finance budget deficits, infrastructure development, and recurrent expenditures. While borrowing can stimulate economic growth when properly managed, excessive debt accumulation poses serious challenges to fiscal sustainability, especially when a large proportion of government revenue is devoted to debt servicing. According to the Debt Management Office, Nigeria's debt profile has grown significantly in recent years, with debt servicing consuming a substantial share of national revenue.

The education sector, particularly tertiary education, is highly sensitive to fluctuations in government funding because it depends largely on public expenditure for its operations and development. Tertiary institutions universities, polytechnics, and colleges of education play a vital role in human capital development, research advancement, and national transformation. However, as fiscal pressures intensify due to rising national debt, the allocation of resources to education tends to decline. This situation undermines the capacity of institutions to deliver quality teaching, conduct meaningful research, engage in community service, and invest in staff development.

Intervention mechanisms such as the Tertiary Education Trust Fund have attempted to bridge funding gaps, but these efforts are often insufficient in the face of growing financial constraints. The interplay between national debt and tertiary education development therefore raises important concerns about sustainability, equity, and quality in Nigeria's higher education system. This chapter explores these dynamics in detail, examining how debt-induced fiscal limitations affect the core functions of tertiary institutions and proposing strategies for improvement.

Nigeria's rising national debt negatively affects tertiary education funding primarily by shrinking the government's fiscal space, as a large portion of public revenue is diverted to debt servicing instead of education. According to the Debt Management Office, debt service obligations have



continued to consume a significant share of national revenue, leaving limited resources for universities, polytechnics, and colleges of education. This situation leads to reduced budgetary allocations, deterioration of infrastructure, inadequate funding for research, and increased reliance on alternative funding sources such as the Tertiary Education Trust Fund. Consequently, institutions often raise tuition and other fees, which can limit access to higher education, while poor working conditions encourage brain drain among academic staff. Overall, the burden of national debt weakens the quality, accessibility, and sustainability of tertiary education in Nigeria (World Bank, 2022; Debt Management Office, 2023).

## 7.1. Conceptual Terms

### Concept of National Debt

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 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).

## 7.2. Instruments and Mechanics of National Debt

National debt is issued mainly through two instruments:

- **Bonds**

Government bonds are issued in the local currency by the central bank of the country. The government borrows money from the central bank, and then the central bank auctions these bonds to the public via selected financial institutions. These bonds are tradeable and have a liquid market.



- **Loans**

Governments can also raise funds via loans from commercial banks. These are syndicated loans extended to national governments. Unlike bonds, they are not tradeable, but there might be derivative instruments – like credit default swaps – linked to the performance of these loans (Tutor 2025; Corporate finance institute 2024).

### **7.3. Types of National Debt**

- **External Debt**

External debt or foreign debt as that part of the total debt that is owed to lenders outside the country (Audu 2004 in Olusegun, Oladipo & Omotayo, undated). External debt has to be paid back in the currency in which it is borrowed. It can be obtained from foreign commercial banks, international financial institutions like International Monetary Fund, World Bank, African Development Bank and International Bank for Reconstruction and Development. This variable is expected to be positively related with economic growth provision in Nigeria. The higher the amount of external debt, the higher the expenditure that would be earmarked by the government for economic growth provision while the converse is true (Butt, 2009).

- **Internal Debt**

Internal debt alternatively known as domestic debt is the part of the total government debt in a country that is owed to lenders within the country. Internal debt complements external debt. Commercial banks and other financial institutions constitute the sources of funds for the internal debt. The government borrows from the citizens through the issuance of bonds and treasury bills. This variable theoretically should exert positive relationship with economic growth provision. The higher the amount of domestic debt sourced by the government, the greater the expenditure that would be committed to the provision of economic growth for the citizenry while the reverse is true (Olusegun, Oladipo & Omotayo, undated; Choong, Evan, Venus & Puah, 2010).

### **7.4. Concept of Tertiary Education**

Tertiary education is an organized educational system that is consciously designed for manpower production, in-service training and national development. Tertiary education is an education that advances teaching, research and community services for national development. Tertiary education is an education industry that is meant for the production of manpower and national development via implementation of teaching, research and provision of community services (Ogunode, 2025). Tertiary education, also called post-secondary education, is any level of



education pursued beyond high school, including undergraduate and graduate credentials. These credentials encompass certificates, diplomas or academic degrees. Tertiary education refers to specialized education in a specific field, taken on after finishing high school. Tertiary education is non-compulsory and provided in a specialist institution, usually a college, polytechnic or university. This form of education may be delivered virtually or at a distance (Top-hat, 2023).

Tertiary education are higher education enterprises that advances knowledge production and community development through teaching, research and community service provision. Tertiary education whole responsible is production of knowledge and problem solving. Tertiary education fosters individual development and growth as well as impacts positively on the society at large (Schrader-King, 2024). Tertiary education can be defined as the planned and organized system of learning designed for the total development of individuals and the total transformation of the society through the utilization of teaching, research and provision of community service (Ogunode, Edinoh & Okolie 2023). Tertiary education is the education received after post-secondary education. Higher education is an education that is anchored on teaching, researching and community services. According to the National Policy on Education (FRN, 2013), Higher Education is the Post -Secondary Section of the National education system, which is given by Universities, Polytechnics and Colleges of Technology including courses as are given by the Colleges of Education, Advanced Teachers Training colleges, Correspondence Colleges and such Institutions as may be allied to them.

The objectives of tertiary education in Nigeria include the acquisition, development and inculcation of the proper value orientation for the survival of the individual and societies; the development of the intellectual capacities of individuals to understand and appreciate the environment; the acquisition of both physical and intellectual skills which will enable individuals to develop into useful members of the community; the acquisition of an overview of the local and external environments (FRN, 2013). The National Policy on Education again stated that higher educational institutions should pursue these goals through Teaching, Research, the dissemination of existing and new information, the pursuit of service to the community; and being a storehouse of knowledge (FRN, 2013).

## **7.5. Impact of National Debt on Tertiary Education Cardinal Programmes**

### **▪ Effect on Teaching Programme**

National debt reduces government allocations to tertiary institutions, which directly affects the quality and delivery of teaching programmes. When funds are constrained, universities struggle



to maintain adequate teaching facilities, update curricula, and provide instructional materials. Large class sizes, outdated equipment, and insufficient learning resources become common. Academic staff may also face delayed salaries or poor remuneration, which reduces motivation and teaching effectiveness. Institutions may resort to increasing tuition and other fees to offset funding gaps, thereby limiting access to education for low-income students. International Monetary Fund. (2023) asserted that the negative impact of national debt is that it can lead to decline in quality of teaching and learning, overcrowded classrooms and poor student-teacher ratios and reduced access to higher education. In the area of funding. Tunji,(2025) and Olusegun, Oladipo, & Omotayo, (undated) noted that the reduction in the funding of education and in specifically that of the higher education in Nigeria can be linked to the revenue fall and high debt serving that Nigeria is presently engage in now. From 2016 till date, education budget in Nigeria have been unstable. For instance, in 2016, education was allocated a paltry 6.7 per cent of the annual federal budget; it was 7.38 per cent in 2017; in 2018, it was 7.04 per cent; 7.05 per cent in 2019; 6.7 per cent in 2020; 5.6 per cent in 2021. In the current 2022 budget the allocation to education is a generous 7.9 per cent. Adeola Peter (2019) argued that high debt serving will affecting government expenditures on public institutions which education is included.

- **Research Programme**

The debt service of the government may also affect the implementation of the research programme of the public higher institutions. Higher institutions are known for conducting researches. Higher institutions' major programmes are teaching, researching, and community services (Ogunode, Jegede, Adah, Audu & Ajape, 2021). Ogunode & Abubakar (2020) submitted that research is the second cardinal programme of higher institutions. Research is very important to the development of the society. Research is conducted mostly in the higher institutions environment with the objectives to solve problems affecting the society. The academic staff is saddled with the responsibilities of carrying out researches in the universities. Conducting research is one criterion for measuring their performance. Research programme is one of the programme of the higher institutions especially the universities and its implementation depends on the higher education budget which have been described as inadequate (Ogunode & Aiyedun, 2020; Ogunode, Ahmed, Gregory & Abubakar, 2021).

Any fall in the allocation of the higher institutions will also affect all aspects of the institutions' programme such as research programme which is very vital to the socio-economic and technological advancement of the country. Poor research funding have been identified as one of the reasons for the poor development of research programme in public higher institutions in



Nigeria. Research programmes are among the most affected areas when national debt rises. Research funding in Nigeria depends heavily on government grants and intervention agencies such as the Tertiary Education Trust Fund. However, with increasing debt servicing obligations, less funding is available for research grants, laboratory development, and innovation projects. This results in limited research output, poor global ranking of Nigerian universities, and reduced capacity for solving national development challenges. In addition, researchers may lack access to modern equipment, international collaborations, and research funding opportunities. Ineye-Briggs, (2024) and Hassan, Groot, & Volante, (2025) found out that in Nigeria national debt can lead to decline in research productivity and innovation, reduced global competitiveness of institutions and weak contribution to national development

### **7.6. Effect on Community Service Programme**

The high debt serving and the fall in revenue experiencing by the Nigerian government is affecting the funding of higher institution in the country and the poor funding of the public higher institutions is affecting the implementation of the various programme of the higher institutions such as the community service programme. Community service programme is described as one of the best programme of the higher institutions because of its direct benefits to the host communities. The higher institutions are known with community service provision to their host communities. Community service programme, according to Ogunode, *Olugbenga* and Ezema, (2022); Ogunode, Iyabode and Olatunde-Aiyedun (2022) is the third cardinal programme of the higher institutions especially the universities. Ogunode and Audu (2022) submitted that community service programme is the third cardinal programme of the tertiary institutions. Community service programme is an organized and planned service programme of higher institutions for the benefit and betterment of their host community. Community service programme of higher institutions are community inclined services initiated by the institutions to develop the communities. Community service of higher institution are services provided by institutions to benefits the community people.

Community service is a key function of tertiary institutions, involving outreach programmes, extension services, and partnerships with local communities. National debt limits funding for such programmes, as priority is given to debt repayment and core administrative expenses. As a result, universities may scale down or abandon community development initiatives such as adult education programmes, health campaigns, agricultural extension services, and capacity-building workshops. Agbai, Okafor, & Egbedoyin, (2021) and Egbeji, & Ogbeche, (2024) discovered that national debt led t reduced university-community engagement, weak contribution to local



development and loss of institutional relevance in society. The inability of the government to adequately funding the tertiary institution is affecting the implementation of community service programme of the tertiary institutions. Since the higher institutions drives their funding for the government, a fall in revenue allocation to the higher institutions will definitely affects the implementation of institutions' programme such as the community services programme.

### **Effect on Staff Training and Development**

Staff training is critical for maintaining quality in teaching and research. However, rising national debt reduces funding for staff development programmes such as conferences, workshops, postgraduate training, and international collaborations. Many institutions are unable to sponsor academic staff for further studies or professional development due to budget constraints. This leads to skill stagnation and reduced exposure to global best practices. Onuma, (2017) and Olusegun, Oladipo, & Omotayo, (undated) concluded that national debt will lead to decline in staff capacity and productivity, Increased brain drain as academics seek opportunities abroad and reduced quality of teaching and research

### **7.7. Conclusion and Recommendations**

The analysis in this chapter demonstrates that Nigeria's rising national debt has significant negative implications for tertiary education development. As government revenue is increasingly allocated to debt servicing, less funding is available for critical areas such as teaching, research, community service, and staff training. This has led to deteriorating infrastructure, reduced research output, limited community engagement, and declining staff capacity within tertiary institutions. Despite the support provided by agencies like the Tertiary Education Trust Fund, funding gaps persist, thereby affecting the overall quality and accessibility of higher education. Based on the findings, the chapter recommends the following:

#### **1) Improved Debt Management Strategy:**

The government should adopt prudent borrowing practices and ensure that loans are directed toward productive sectors that can generate revenue and reduce future debt burdens.

#### **2) Increased Budgetary Allocation to Education:**

A higher percentage of the national budget should be allocated to education in line with global benchmarks recommended by the UNESCO.



### 3) Diversification of Funding Sources:

Tertiary institutions should explore alternative funding sources such as public-private partnerships, endowments, alumni contributions, and internally generated revenue.

### 4) Strengthening Intervention Agencies:

The capacity and funding of the Tertiary Education Trust Fund should be enhanced to better support infrastructure, research, and staff development.

### 5) Promotion of Research Commercialization:

Universities should be encouraged to commercialize research outputs to generate revenue and reduce dependence on government funding.

### 6) Efficient Resource Management:

Institutions should improve financial accountability and transparency to ensure optimal use of available resources.

### 7) Investment in Staff Development:

Sustainable funding mechanisms should be established to support continuous training and professional development of academic staff.

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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.