



SUSTAINABLE EDUCATION IN AFRICA

Peer Reviewed Book Chapter



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6

ECONOMIC HARDSHIPS AND THEIR IMPLICATIONS FOR ACCESS, QUALITY, AND EQUITY IN THE NIGERIAN EDUCATION SYSTEM

By

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Abstract

Economic hardship remains a major constraint to the development of education in Nigeria, affecting learners, households, institutions, and policy implementation. Persistent challenges such as poverty, inflation, unemployment, rising cost of living, and inadequate public funding have significantly influenced access to education, the quality of educational delivery, and equity within the education system. This chapter examines the effects of economic hardships on educational access, quality, and equity in Nigeria using a critical and analytical approach. It highlights how financial constraints limit school enrollment and retention, contribute to underfunding of educational institutions, weaken teacher motivation, and widen socio-economic, gender, and regional disparities in educational opportunities. The chapter further emphasizes that vulnerable populations—including children from low-income households, rural communities, girls, and learners with disabilities—are disproportionately affected. The study underscores the need for integrated policy responses that combine economic reforms with targeted educational interventions to ensure inclusive, equitable, and quality education in Nigeria. Addressing economic hardship is therefore essential for strengthening human capital development and achieving sustainable national development.

Keywords: Access to Education, Economic Hardships, Quality education



1.0 Introduction

Economic hardship has remained a persistent challenge in Nigeria, significantly influencing the structure, accessibility, and outcomes of the education system. Characterized by rising inflation, widespread poverty, unemployment, currency instability, and increasing cost of living, these economic pressures have placed enormous strain on households, educational institutions, and government financing of education. As families struggle to meet basic needs, education—particularly quality education—often becomes difficult to access, sustain, or prioritize, especially for children from low-income and vulnerable backgrounds.

In Nigeria, economic challenges directly affect school enrollment, retention, and completion rates at all levels of education. Many learners face difficulties such as inability to pay school fees, purchase learning materials, access digital learning tools, or secure adequate nutrition, all of which are critical to effective learning. At the institutional level, economic hardship manifests in underfunded schools, inadequate infrastructure, overcrowded classrooms, limited instructional resources, and low staff morale resulting from poor remuneration and delayed salaries. These conditions negatively impact teaching quality and overall educational outcomes.

Furthermore, economic hardship deepens existing inequalities within the education system. Rural communities, girls, learners with disabilities, and children from economically disadvantaged households are disproportionately affected, widening the gap between privileged and marginalized populations. The situation also challenges national efforts toward achieving inclusive, equitable, and quality education as outlined in Nigeria's education policies and the Sustainable Development Goals (SDG 4).

This chapter examines the nature and dimensions of economic hardship in Nigeria and critically analyzes its implications for access, quality, and equity in education. It explores how macro-economic instability translates into educational challenges and highlights the coping strategies adopted by households, institutions, and policymakers. By doing so, the chapter provides a foundation for understanding the urgent need for sustainable economic and educational reforms aimed at safeguarding education as a tool for national development and social mobility.

2.0 Conceptual Terms

2.1 Economic Hardships

Economic hardship is viewed as "a significant decline in economic activity spread across the economy, lasting for some time, normally visible in real Gross Domestic Product (GDP), real income, employment, industrial production (National Bureau of Economic Research: NBER, 2012). Economic hardship is defined as the inability or struggle to meet reasonable basic living expenses such as food and shelter (Cunningham, 2019). Economic hardship refers to a condition



in which individuals, households, institutions, or nations experience serious financial difficulties that limit their ability to meet basic needs and sustain an acceptable standard of living. It is commonly associated with insufficient income, high cost of living, unemployment or underemployment, inflation, poor access to social services, and weak economic structures. In developing countries such as Nigeria, economic hardship is a widespread phenomenon with deep social, political, and educational implications. Economic hardship often manifests through poverty, food insecurity, inadequate housing, poor healthcare access, and limited educational opportunities. When income levels are low and unstable, families struggle to afford essential goods and services, forcing difficult choices that may involve withdrawing children from school, reducing healthcare spending, or engaging in child labor to supplement household income. These conditions perpetuate cycles of deprivation and limit long-term socio-economic mobility.

Economic hardship is a situation whereby there is difficulties faced by individuals, institutions and organization due to income loss, unemployment, job instability, and economic insecurity. Economic hardship can also be seen as an economic condition that is characterized with inflation, high unemployment, high debt rate, low income and reduced standard of living of the people (Ogunode, Afolabi & Daniel 2024). Economic hardship is a condition of economic meltdown where citizens of a country cannot afford their basic needs due to inflation and high rate of unemployment that is caused by bad leadership, corruption and unstable economic policies. The indicators of economic hardship includes high rate of unemployment, inflation, debt rate, poor exchange rate, high rate of poverty among citizens and low income (Ogunode, et al 2024). Economic hardship means an onerous and excessive financial burden that destroys reasonable and beneficial use of property and that would amount to the taking of property without just compensation, or failure to achieve a reasonable economic return in the case of income-producing properties (Lawinsider, 2022). Economic hardship and economic activities decrease substantially, and the decline affects wide portions of the economy and it has some permanence (Sabitu, 2023).

Economic hardship also known as financial burden, financial distress, financial hardship, financial stress, and financial toxicity is an economic era whereby high inflation, high unemployment rate and high exchange against international currencies affects the economic and the people and institutions negatively. The example of economic hardship include; instability economic policies. Inflation, high national debt, high exchange rates against dollars, unstable financial loss incurred by the families and loss of job (Ogunode, Solomon, & Idonigie, 2024).

At the national level, economic hardship is influenced by factors such as economic recession, high inflation rates, currency devaluation, dependence on a narrow economic base, poor fiscal management, corruption, insecurity, and weak social protection systems. In Nigeria, rising fuel prices, unemployment, and declining purchasing power have intensified economic stress on households and public institutions. These challenges reduce government capacity to adequately



fund critical sectors, including education, health, and infrastructure. Economic hardship also affects productivity and human capital development. Individuals facing persistent financial stress often experience reduced motivation, poor health, and limited access to skills development opportunities. For institutions, economic hardship leads to underfunding, inadequate facilities, low staff morale, and declining service quality. In the education sector, these challenges contribute to poor learning outcomes, inequality, and reduced national competitiveness (Giami, 2023) (Akeredolu 2022)..

3.0 Economic Hardships and Their Effects on Access, Quality, and Equity in Education in Nigeria

A. Effects of Economic Hardships on Access to Education in Nigeria

Economic hardship remains one of the most significant barriers to access to education in Nigeria. Widespread poverty, unemployment, inflation, and rising costs of living have adversely affected households' ability to support the educational needs of their children. These challenges manifest in reduced enrollment, high dropout rates, unequal access across regions, and growing digital exclusion, thereby undermining Nigeria's efforts toward inclusive education and sustainable national development.

Household Poverty and School Enrollment

Household poverty has a direct and profound impact on school enrollment in Nigeria. Many families, particularly those in low-income brackets, struggle to meet the direct and indirect costs of education, including school fees, uniforms, textbooks, writing materials, transportation, and examination charges (Femi, 2022; Giami & Obiechina, 2019). Even in public schools where tuition may be subsidized, hidden costs and levies place a heavy burden on poor households.

As household income declines, families are often forced to prioritize immediate survival needs such as food, shelter, and healthcare over education. Education is therefore perceived as a luxury rather than a necessity, especially when short-term economic pressures are intense. This situation disproportionately affects enrollment at the secondary and tertiary levels, where educational costs are significantly higher than at the primary level. As a result, children from economically disadvantaged backgrounds are more likely to delay school entry, enroll late, or not enroll at all, contributing to persistent inequalities in educational access and outcomes (Lawinsider, 2022; NBER, 2012).

School Dropout and Non-Completion Rates

Economic hardship is a major driver of school dropout and non-completion rates across Nigeria's education system. Children from poor households are often withdrawn from school to contribute



to family income through activities such as street hawking, farming, domestic labor, artisanal work, or informal apprenticeships (Ogunode, Eze, & Olumodeji, 2024b). These practices are more common in urban slums and rural communities where poverty levels are high and social protection mechanisms are weak. At the tertiary level, economic challenges frequently result in students deferring, suspending, or completely abandoning their studies due to inability to pay tuition fees, accommodation costs, transportation, and other academic-related expenses. Rising inflation and periodic increases in institutional fees further exacerbate this problem. These disruptions prolong the duration of study, reduce graduation rates, and discourage academic persistence, ultimately weakening human capital development and limiting the availability of skilled manpower needed for national growth (Maduka, 2024).

Impact on Rural and Conflict-Affected Areas

The effects of economic hardship on access to education are more severe in rural and conflict-affected areas of Nigeria. Rural households often depend on subsistence farming, petty trading, or seasonal labor, making income unstable and insufficient to support consistent school attendance. Schools in these areas are typically underfunded, poorly staffed, and inadequately equipped, further reducing their attractiveness and effectiveness. Insecurity arising from armed conflict, banditry, and insurgency compounds economic hardship by disrupting livelihoods, displacing families, and destroying educational infrastructure. Long distances to schools, lack of transportation, and unsafe learning environments discourage regular attendance and increase dropout rates. Consequently, children in rural and conflict-prone regions experience limited educational opportunities, reinforcing regional disparities in access, quality, and educational attainment (Ogunode, Afolabi I., & Adi, 2024; Okoli & Nwafor, 2021).

Digital Divide and Access to Technology-Based Learning

Economic hardship has also intensified the digital divide in Nigeria's education system. Access to technology-based learning requires resources such as computers, smartphones, reliable internet connectivity, and stable electricity—resources that are largely inaccessible to students from poor households. As Nigeria increasingly adopts digital and online learning platforms, particularly in response to global trends and emergencies, economically disadvantaged learners are left behind. Students in urban areas and private schools benefit more from digital learning opportunities, while those in rural areas and public schools face significant barriers. This exclusion limits participation in online classes, digital assessments, virtual libraries, and other technology-enhanced learning resources. The digital divide not only affects academic performance but also restricts the development of digital skills essential for participation in the modern knowledge economy (Ogunode, Olofinkua, & Sunmonu, 2024).



B- Underfunding of Educational Institutions

Economic hardship constrains government revenue, leading to inadequate budgetary allocation to education. Many public schools operate with insufficient funding for infrastructure development, instructional materials, laboratories, libraries, and maintenance. This underfunding negatively affects teaching and learning conditions, resulting in overcrowded classrooms and deteriorating school facilities (Okonkwo, 2023; Okeke, 2020)..

Teacher Welfare, Motivation, and Performance

Poor economic conditions affect teacher welfare through low salaries, delayed payments, and limited opportunities for professional development. These challenges reduce teacher motivation and commitment, leading to absenteeism, low morale, and in some cases, industrial actions. The decline in teacher effectiveness directly impacts the quality of instruction and student learning outcomes (Sabitu, 2023;.United Nations Development Programme UNDP).

Learning Environment and Academic Outcomes

Economic hardship contributes to poor learning environments characterized by inadequate furniture, insufficient teaching aids, and lack of basic amenities such as electricity and water. Students from impoverished backgrounds also suffer from poor nutrition and health challenges, which affect concentration, attendance, and academic performance. Collectively, these factors lead to declining educational standards and poor learning outcomes (.Ogunode, 2022)..

Limited Innovation and Curriculum Implementation

Financial constraints hinder the adoption of innovative teaching methods, modern curricula, and educational technologies. Schools lack the resources to implement competency-based learning, digital literacy programs, and research-driven instruction, limiting Nigeria's ability to produce globally competitive graduates (Nwankwo, 2018).

C- Effects of Economic Hardships on Equity in Education in Nigeria

Widening Socio-Economic Inequalities

Economic hardship significantly widens socio-economic inequalities within Nigeria's education system. Learners from wealthy and middle-income households enjoy access to quality private schools, well-equipped learning environments, digital resources, private tutoring, and extracurricular learning opportunities. In contrast, children from low-income households largely depend on poorly funded public schools characterized by overcrowded classrooms, inadequate teaching materials, limited infrastructure, and insufficient instructional support. These inequalities result in significant differences in learning outcomes, academic achievement, and future



opportunities. The unequal distribution of educational resources reinforces social stratification, as children from affluent families are more likely to perform better academically, gain admission into prestigious institutions, and secure higher-paying jobs. Conversely, learners from disadvantaged backgrounds often face systemic barriers that limit their educational progression and social mobility. This cycle of inequality perpetuates intergenerational poverty and undermines the principle of equal opportunity in education (United Nations Development Programme [UNDP], 2018; Sabitu, 2023; Olatunji & Adebayo, 2021). Over time, widening socio-economic disparities weaken social cohesion and threaten inclusive national development.

Gender Inequality in Education

Gender inequality in education is exacerbated by economic hardship, particularly in poor households where limited resources force families to make difficult choices about schooling. In many cases, boys' education is prioritized because they are perceived as future breadwinners, while girls are withdrawn from school to support household chores, caregiving responsibilities, or income-generating activities. Early marriage and teenage pregnancy, often driven by poverty, further reduce girls' chances of completing their education. Economic hardship therefore deepens gender disparities in school enrollment, attendance, retention, and completion rates. Girls who drop out of school face limited economic opportunities, increased vulnerability to exploitation, and reduced participation in decision-making processes. This not only affects individual girls but also has broader societal implications, as educating girls is closely linked to improved health outcomes, reduced poverty, and sustainable development. Persistent gender inequality in education limits Nigeria's human capital potential and slows progress toward gender equity and national development goals (Eze & Odo, 2021).

Marginalization of Vulnerable Groups

Economic hardship disproportionately affects vulnerable groups within Nigeria's education system, including learners with disabilities, internally displaced children, nomadic populations, and children living in remote rural communities. Limited financial resources constrain government and institutional capacity to provide inclusive education services such as assistive technologies, special needs teachers, accessible infrastructure, and learning materials tailored to diverse needs. Learners with disabilities often face exclusion due to the absence of supportive learning environments and specialized instructional methods. Internally displaced children, many of whom have lost homes and livelihoods due to conflict or environmental crises, experience disrupted schooling and limited access to educational facilities. Nomadic and rural populations encounter challenges related to mobility, distance to schools, and lack of basic amenities. These factors compound existing vulnerabilities and deepen educational marginalization, resulting in low



enrollment, poor retention, and weak learning outcomes among these groups (Akuh, 2024; Bamigboye, Ede & Adeyemi, 2016).

Regional Disparities

Economic hardship intensifies regional disparities in education across Nigeria, particularly between urban and rural areas and between the northern and southern regions of the country. Regions with weaker economic bases often experience inadequate educational infrastructure, shortages of qualified and motivated teachers, limited access to instructional materials, and poor learning conditions. These challenges negatively affect student performance, completion rates, and overall educational quality. In contrast, economically stronger regions benefit from better-funded schools, greater private sector involvement, and improved access to technology and learning resources. The resulting regional imbalance undermines national educational cohesion and contributes to uneven human capital development across the country. Persistent regional disparities also fuel social tension and hinder national integration, as educational opportunities and outcomes vary significantly by location (Ogunode & Isaac, 2021; Ahmed & Tochukwu, 2024).

Policy Implications and Strategic Responses

Addressing the impact of economic hardship on education in Nigeria requires comprehensive and coordinated policy responses that integrate economic and educational reforms. Increased and sustained investment in education is essential to improve infrastructure, learning materials, and teacher quality, particularly in disadvantaged regions. Expanding social protection measures such as scholarships, bursaries, school feeding programs, and conditional cash transfers can help reduce the financial burden on poor households and encourage school enrollment and retention. Targeted funding for vulnerable groups, including learners with disabilities, displaced children, and rural populations, is critical to promoting inclusive education. Improving teacher welfare through better remuneration, training, and working conditions can enhance motivation and instructional quality. Additionally, poverty reduction strategies, job creation initiatives, and economic empowerment programs can indirectly improve educational access by strengthening household incomes.

Strengthening public-private partnerships and leveraging technology in inclusive ways can further mitigate the adverse effects of economic hardship on education. Digital solutions, when equitably implemented, can expand access to quality learning resources and bridge regional gaps. Collectively, these strategies can reduce educational inequalities, promote social inclusion, and support Nigeria's broader national development objectives (World Bank, 2019; Afolabi, 2024).

4.0 Conclusion

Economic hardship has far-reaching implications for access to education, the quality of educational delivery, and equity in Nigeria. The inability of many households to meet educational costs limits



school enrollment, increases dropout rates, and reduces completion across all levels of education. At the institutional level, inadequate funding, poor infrastructure, and weak teacher welfare undermine effective teaching and learning, resulting in declining educational standards. Furthermore, economic hardship deepens inequalities by disproportionately affecting learners from low-income households, rural areas, and other vulnerable groups, while widening gender and regional disparities in educational opportunities.

The persistence of these challenges threatens Nigeria's efforts toward inclusive and sustainable educational development. Without deliberate policy actions aimed at reducing poverty, strengthening education financing, improving teacher welfare, and expanding social support systems, economic hardship will continue to hinder educational progress. Ensuring equitable access to quality education in the face of economic challenges is not only a social responsibility but also a strategic investment in Nigeria's long-term economic growth, social stability, and human capital development.

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Concluding Synthesis

This edited volume, *Sustainable Education in Africa*, presents a robust and multidimensional exploration of the evolving dynamics shaping educational systems across Nigeria and the broader African context. The contributions collectively interrogate critical issues such as digital transformation, artificial intelligence in educational planning, gender inclusivity, economic constraints, institutional effectiveness, and the intersection of education with national development priorities.

A synthesis of the chapters reveals that sustainable education in Africa is inherently complex and requires an integrated, systems-oriented approach. While technological advancements offer transformative potential for improving educational access, quality, and administration, their successful implementation is dependent on enabling environments characterized by adequate infrastructure, policy coherence, and human capacity development.

Furthermore, the persistence of structural barriers—including underfunding, inequality, insecurity, and governance challenges—continues to impede progress. The contributors consistently emphasize that achieving sustainability in education necessitates deliberate, inclusive, and context-sensitive policy interventions that address both systemic inefficiencies and emerging global trends.

Importantly, this volume reinforces the position of education as a strategic instrument for sustainable development, aligning with global development priorities while responding to local realities. The insights generated herein contribute meaningfully to scholarly discourse and provide actionable knowledge for stakeholders across the education sector.

Implications for Practice

Drawing from the collective contributions of this volume, several practical implications emerge for policymakers, educational leaders, and practitioners:

- **Policy and Governance:** Governments should prioritize coherent and forward-looking educational policies that integrate technology, inclusivity, and sustainability into national development agendas.
- **Investment in Infrastructure:** There is a critical need for sustained investment in digital infrastructure, learning facilities, and instructional resources to support modern educational delivery systems.
- **Capacity Building:** Continuous professional development for educators and administrators is essential, particularly in the areas of digital literacy, data-driven decision-making, and innovative pedagogy.
- **Equity and Inclusion:** Educational interventions must intentionally address gender disparities, socio-economic inequalities, and access challenges affecting marginalized populations.
- **Research and Innovation:** Institutions should foster a culture of research and innovation to generate context-relevant solutions and inform evidence-based practices.
- **Collaboration:** Stronger partnerships among governments, private sector actors, development agencies, and academic institutions are necessary to drive sustainable educational transformation.

Editors' Note

The editors of this volume express profound appreciation to all contributing authors for their scholarly rigor, intellectual depth, and commitment to advancing knowledge in the field of education. The diversity of perspectives represented in this work reflects the complexity of educational challenges and opportunities within Africa.

We also acknowledge the invaluable contributions of peer reviewers, editorial board members, and institutional supporters whose efforts ensured the academic quality and integrity of this publication.

This volume is conceived not only as a scholarly resource but also as a catalyst for dialogue, policy reform, and practical innovation. It is our expectation that the ideas presented herein will inspire further research and contribute to the ongoing transformation of education systems across the continent.